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TWENTY-THIRD ANNUAL REPORT

OF THE

# COMMISSIONER OF LABOR

1908

WORKMEN'S COMPENSATION AND BENEFIT FUNDS  
IN THE UNITED STATES



WASHINGTON  
GOVERNMENT PRINTING OFFICE  
1908



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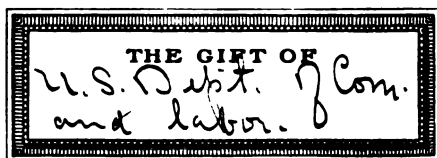
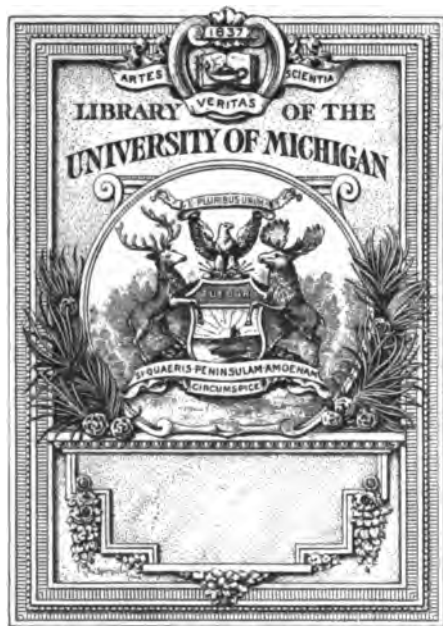
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## LETTERS OF TRANSMITTAL.

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DEPARTMENT OF COMMERCE AND LABOR,  
OFFICE OF THE SECRETARY,  
*Washington, June 17, 1909.*

I have the honor to transmit herewith the Twenty-third Annual Report of the Commissioner of Labor, entitled "Workmen's Insurance and Benefit Funds in the United States."

Respectfully,

CHARLES NAGEL,  
*Secretary.*

THE SENATE AND HOUSE OF REPRESENTATIVES.

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DEPARTMENT OF COMMERCE AND LABOR,  
BUREAU OF LABOR,  
*Washington, June 16, 1909.*

SIR: Pursuant to the provisions of section 8 of the act of June 13, 1888, and of section 4 of the act of February 14, 1903, I have the honor to hand you herewith the Twenty-third Annual Report of the Commissioner of Labor, entitled "Workmen's Insurance and Benefit Funds in the United States."

I am, very respectfully,

CHAS. P. NEILL,  
*Commissioner.*

TO HON. CHARLES NAGEL,  
*Secretary of Commerce and Labor.*



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## INTRODUCTION.

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## INTRODUCTION.

During the last quarter of a century there has been a marked growth in the application of the principles of insurance.

Among the lines that have reached a considerable scope and magnitude is that of workmen's insurance, by which is meant the insurance of workmen, as a distinctive class, against sickness, accident, death, old age, or other adversity.

To meet the demand for insurance of this character several systems have been devised. The regular insurance companies have created industrial insurance departments, in which premiums are collected in small amounts at frequent intervals, and insurance or relief funds have been created by national and local trade union bodies, by groups of workingmen, by industrial establishments, and by industrial establishments and their employees operating conjointly.

This report does not enter the field of the industrial departments of the regular insurance companies, but is limited to a study of about 1,200 funds, or societies, of the other types of workingmen's insurance enumerated.

These various schemes of insurance, while under various forms and systems of management, are all designed for the benefit of wage-workers and persons on small salaries, and their purpose usually is to furnish a sufficient sum to pay funeral expenses and to compensate in part at least for the loss of wages occasioned by disability.

The funds investigated bear various names, as fund, association, society, department, etc.; but for convenience a general designation, fund, is used in this report as applicable to all.

The greater number of the reports obtained concerning the funds herein described were for a fiscal year ending some time in the calendar year 1907; some were for a year ending in 1906, and a few for a year ending in 1905 or in 1908. All data were obtained by personal visits of special agents of the bureau to the offices of the funds, except that in some instances additional explanation of data obtained was secured by correspondence.

The several funds may be divided into three general groups: Those maintained by or as adjuncts to labor organizations; those centering in a common place of employment and generally limiting their membership to the employees of the particular establishment; and those



conducted by groups of workmen for mutual benefit without regard either to common employment or to affiliation with any particular union, designated as industrial benefit societies.

The lines of demarcation among the groups enumerated are not always clear; for example: A fund may start as an establishment fund or as a union fund, and expand, practically, into an independent benefit society; or an independent benefit society may limit its membership to members of a general trade or union, and yet in no way be affiliated with or dominated by that trade or labor union.

The group of labor organization funds may be divided, in turn, into two general classes, national or international and local. A national trade union is a supreme body within a trade or group of kindred trades exercising jurisdiction over a number of local unions throughout the United States. An international trade union is the same as a national trade union except that its jurisdiction may extend to locals in foreign countries. Several bodies international in name are, however, only national in fact. A report is given for every national or international labor organization fund operating in the United States of which the bureau was able to gain knowledge. There are 88 such funds, including a few which, while within the designation of labor organization funds, are not strictly trade union funds. Certain organizations, limited in the area of their jurisdiction to a part of the United States but possessing many of the qualities of national organizations and exercising jurisdiction over a number of branches or locals, have been classed for the purposes of this report as national organizations. In the last-mentioned class are a few organizations which are parts of a more comprehensive national organization.

The investigation includes 530 local labor organization funds, but this part of the investigation is by no means exhaustive, as a large number of local labor union funds known to be in existence were not canvassed. The bureau could not make a complete enumeration of all such funds in the United States because of the limited force and means available for the work. In making the selection of the funds to be investigated, the aim was to obtain reports from a large number of trades and from the older funds, and also to procure a representation of as many schemes or kinds of benefits as was possible. While all local labor union funds were not investigated, it is believed that the funds covered furnish a representation of all the kinds and forms of insurance maintained by local labor unions, and that nothing is lost by the abridgment except exhaustive totals. The funds centering in a common place of employment, or at least under a common employer, are divided, for purposes of presentation, into four classes: Railroad, establishment, hospital, and miscellaneous funds.

Reports were obtained for 50 railroad funds. An attempt was made to cover every railroad relief fund in operation in the United

States, and, as far as known, reports were obtained from all except one large fund and three or four small ones.

Reports were obtained from 461 local establishment funds. In this group are included those funds which not only are centered in an establishment, like the railroad funds, but also are restricted in their field of operation generally to one locality, or at least to a limited territory in which the establishment may have plants, as in the case of some of the large coal and iron companies.

The hospital funds differ from the other establishment funds in that benefits are not given in money, but consist instead of hospital or medical treatment. Eighteen such funds were investigated, some of which are maintained by railroads and others by local establishments.

The funds classed as miscellaneous have such peculiar benefit features or forms of management or of operation that they can not well be classed with the establishment funds of the ordinary kind.

The investigation of establishment funds, of hospital funds, and of miscellaneous funds, like that of local union funds, is not exhaustive, although the funds covered are believed to represent all types of management and benefits paid.

The labor organization funds are all mutual in character, and while some of them are separate societies within the labor bodies they are, as a rule, integral parts of the labor bodies and cover all members thereof.

The industrial benefit societies, like the labor union funds, are mutual. Some of them are local in character, while others resemble a national labor union fund in that they have local subordinate branches. All of them, however, are conducted without regard to common employment or affiliation with any particular labor body. In the greater number of the railroad relief funds the company has a hand in the management; in some, exclusive management; and, from their nature, the railroad pension funds are exclusively controlled by the employer.

In the establishment funds, however, the management in 74.0 per cent of the cases is with the members; in 6.9 per cent, with the establishment; and in 19.1 per cent there is a joint management by employer and employees.

The degree of management, however, does not of necessity indicate the degree of support or maintenance, for an employer may contribute little or nothing to the support of a fund, and yet practically dominate its management; or, again, an employer may contribute largely to the fund and still leave its management largely or entirely to the employee members.

The investigation discloses that nearly all of these funds attempt to accomplish no more than to relieve immediate necessities.

The two principal classes of benefits are for death and for temporary disability. The benefit paid on the death of a member usually is no more than enough to pay funeral expenses, although some few societies provide a much more substantial sum.

The temporary disability benefits are generally designed to cover partially the loss of earnings occasioned by an illness of ordinary length or by an accident. In no case is it the purpose to pay a benefit greater than the wages lost. Generally a benefit is not paid for an illness of less than one week; but for loss occasioned by accident, especially if occurring while on duty, benefit is usually paid from the date of injury. Temporary disability benefits, as the term implies, are limited to a definite period, varying from a few weeks to several months.

A number of funds pay death benefits only, and a number temporary disability benefits only; but by far the greater number, especially the railroad and the establishment funds, pay benefits for both death and temporary disability.

A number of the funds pay benefits to members on the death of the wife, and several on the death of other dependents of the members of the fund.

Permanent disability benefits are paid by a limited number of funds, either in the form of a lump sum or as a periodical pension payment. The term "permanent disability" means the loss of some part of the body, as an arm or an eye, or the permanent incapacity of a person for labor, occasioned by sickness or accident. A permanent disability of a person does not imply, however, the payment of a definite lump sum nor a continuing payment, as the fund may have no provision for such cases, and may pay only the usual specified rate of benefit up to the limit of time provided for an ordinary temporary disability. In a very few instances funds set no limit as to the time for which disability benefits will be continued, thus providing for permanent as well as for temporary disability under the one scheme.

The investigation shows clearly that the workingman usually receives but scant compensation for disabling injuries received in the course of his work, and especially when he suffers the loss of a part of his body, or some other permanent disability. The investigation shows further that by far the greater part of the compensation received comes from the workman rather than from the industry that presents the hazard.

Only a small percentage of the funds pay superannuation benefits; that is, benefits to members who have passed a prescribed age. This kind of insurance has not made much progress in the United States, although it seems to be meeting with some favor in recent years. The principal funds making such provision are the railroad pension funds. The national labor organizations are also introducing this

feature. In the funds paying this kind of benefits, superannuation is not always clearly differentiated from disability incident to old age, and the benefit is paid under circumstances blending these two factors. Length of service is an element entering into the superannuation benefit. Two motives appear to actuate in the introduction of this form of benefit or insurance, first philanthropy, and second the desire on the part of labor organizations to hold their members, and of employers to keep their employees permanently in their employ.

Other benefits found in operation were "unemployment," "shipwreck," "tool," and "marriage" benefits.

The typical benefit fund does not make a classification of membership by hazard or by age. This of course is not true of all funds. In a trade union fund the hazard is practically the same for all members, but in establishment funds the risks may vary greatly. A uniform rate of contribution, however, generally covers all risks.

A very few funds have age rates for death benefits, and a few have age group rates, but to a great extent there is a flat rate contribution for the death benefit, making the life insurance feature both simple and crude. In fact, the fraternal spirit, much more than exact commercial methods, governs the ordinary workingmen's benefit funds.

In the investigation an effort was made to obtain a statement of assets and reserves, but the obtainable data were so unsatisfactory that these items are omitted from the report. While some of the funds maintain reserves, or at least have more or less of accumulated assets, many aim to meet claims only as they arise, and do not attempt to accumulate and maintain actuarial reserves.

The stability of the ordinary death benefit fund depends on keeping a membership of an unvarying average age. Because of a changing membership, due to changes in employment and to physical inability to work at an occupation, the death rate, without doubt, is lower and the cost less than if employment and membership in the fund were permanent.

The subject matter of this report is presented in nine chapters, as follows:

Chapter I. National and international labor organization benefit funds.

Chapter II. Local labor organization benefit funds.

Chapter III. Railroad relief funds.

Chapter IV. Establishment benefit funds.

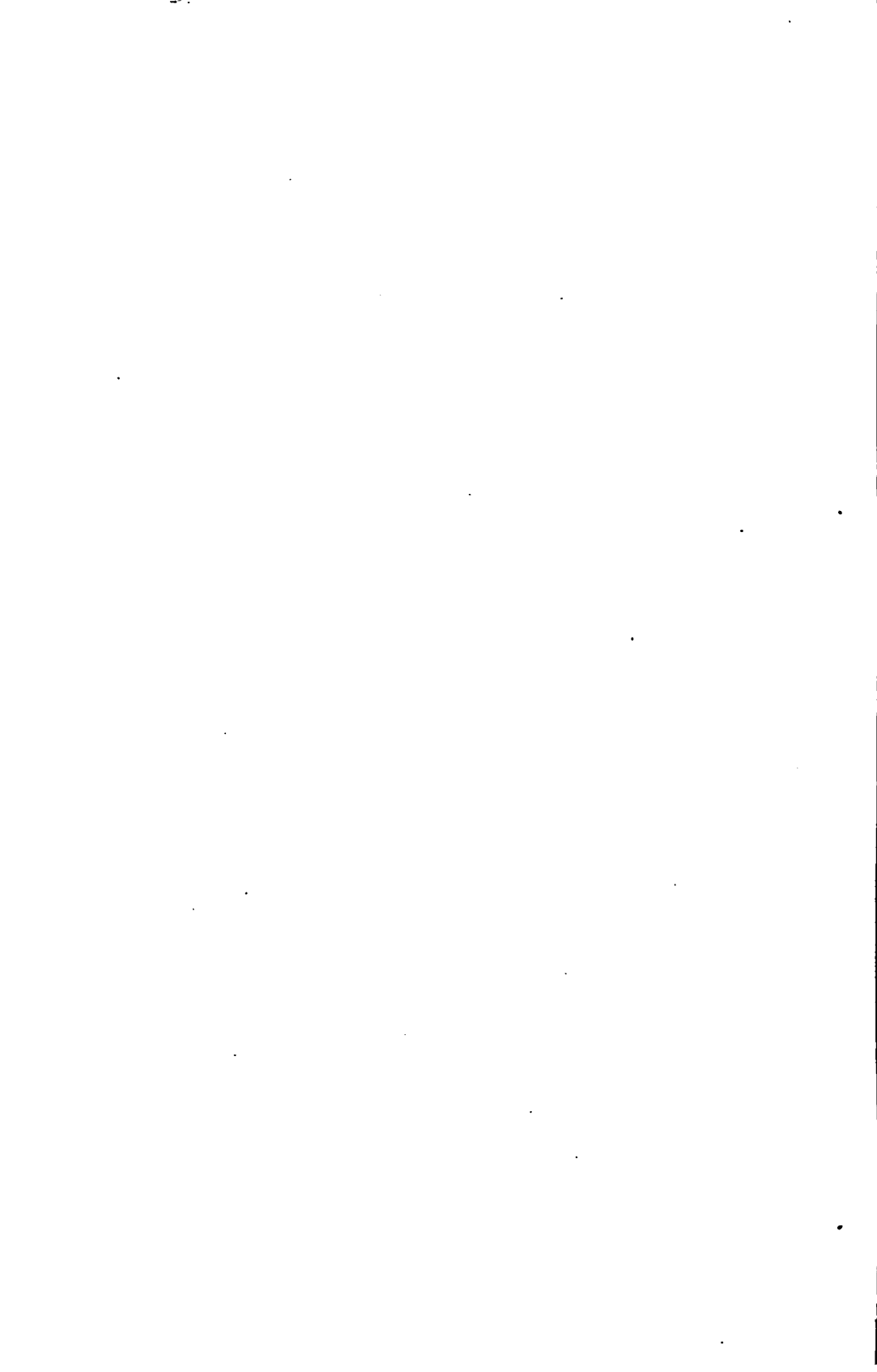
Chapter V. Hospital funds.

Chapter VI. Miscellaneous funds.

Chapter VII. Industrial benefit societies.

Chapter VIII. State and savings banks insurance.

Chapter IX. The legal status of benefit and relief organizations.



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**CHAPTER I.**

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**NATIONAL AND INTERNATIONAL LABOR  
ORGANIZATION BENEFIT FUNDS.**

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## **CHAPTER I.**

### **NATIONAL AND INTERNATIONAL LABOR ORGANIZATION BENEFIT FUNDS.**

#### **INTRODUCTION.**

In the early history of the trade union movement labor conditions in one community had but little influence on the conditions in any other place, since communities were more or less isolated and the movement of workingmen from one place to another was slow and difficult. To many workingmen there seemed to be little or no necessity for the establishment of a national union to strengthen and exercise jurisdiction over the local unions of any trade. Modern facilities for easy migration have changed conditions and, undoubtedly, have had a marked influence on the institution and development of the national trade union.

In 1881 there were about 20 national or international labor unions in the United States, while in 1907 there were 125 or more.

Since the formation of national unions followed that of the local unions, so the payment of benefits by national unions did not begin so early as in the local unions. Not only were benefit features in operation in many local unions before such bodies entered the national union, but there was considerable doubt as to the advisability of the national union attempting to carry such features.

In both the local and national unions many leaders maintained that the institution of benefit features would be detrimental to the growth and power of the union; that to maintain the benefit features the dues of members necessarily would be higher, and this would deter many persons from joining. This sentiment has greatly changed, the prevailing opinion being that the benefit features are a source of strength rather than of weakness.

While collective bargaining is the primary purpose of a trade union, it is maintained by many labor leaders who have come into authority since 1880 that the establishment of benefit features has been a direct aid in carrying through trade policies, in that they have helped to retain the membership during periods of trade depression or when loss of work has been threatened through the establishment of new trade conditions.



In the majority of the early national trade unions benefit features were not instituted until many years after such national unions were organized, while in many of the national unions organized since 1880 benefit features were instituted either at the time of organization or shortly afterwards.

The first American national union to institute benefit features was the Brotherhood of Locomotive Engineers, which instituted death and permanent disability benefits for its members in 1867.

The Amalgamated Society of Engineers, an English trade union, having branches in the United States and in Canada, had instituted sick, death, permanent disability, and superannuation benefits in 1851.

A table on page 36 shows, for each national and international trade union operating in the United States, the year of organization of the union, the kinds of benefits paid, and the year of institution of each kind of benefit. Immediately following this table are other tables presenting the principal statistical data relating to the national and international unions, described separately on pages 52 to 196. As far as known every national and international trade union having benefit features at the time of this investigation under the control of the central national or international body, or in a subsidiary general body maintained as an adjunct thereto, is included in these tables.

The several seamen's unions included in the report are subordinate to the International Seamen's Union of America, but because they have local branches of their own and are to a great degree independent they are treated in the report as separate national unions. This is true also of the German-American Typographia, which is a part of the International Typographical Union.

Certain bodies included in this report are not strictly national trade unions, but they partake so largely of the character of such bodies that their inclusion seemed desirable.

The Railway Mail Association, which is not technically a trade union, but which has various local divisions or branches and takes in only railway mail clerks, is included among the national unions. For the same reason the Mutual Benefit Association of the National Association of Letter Carriers is included. A brief description of the United States Letter Carriers' Retirement Association, taken from its constitution, is given on page 118.

A report of the Ladies' Society of the Brotherhood of Locomotive Firemen and Enginemen is also given, and while not technically a trade union the society is an auxiliary of a trade union and is rendering efficient aid to the brotherhood.

The National Association of Stationary Engineers, while in a general sense a labor organization, is not a trade union. A synopsis of the plan of benefits is given on page 166, as obtained from a constitution furnished by the association. The association is not, however, included in this discussion.

The Mutual Life and Accident Insurance Association of the Grand International Brotherhood of Locomotive Engineers, the Brotherhood of Railroad Freight and Baggage-men, the Marine Firemen of the Pacific, the Letter Carriers' Mutual Benefit Association of the National Association of Letter Carriers, Brotherhood of Painters, Decorators, and Paper Hangers, and the Table Knife Grinders' National Union are incorporated bodies.

The benefit funds of the national and international unions of which report is made have made a total expenditure for benefits for the year reported of nearly eight million dollars.

### ADMINISTRATION.

The administration of the benefit fund of any national or international union covered in this report is usually by the same officers that administer the general affairs of the union. The Brotherhood of Locomotive Engineers and the National Association of Letter Carriers both maintain a mutual benefit department administered by separate officers. In the Bakery and Confectionery Workers' Union the benefit fund is administered by the general secretary-treasurer of the fund, who is also general treasurer of the union, and he is bonded in a separate amount for the administration of the benefit fund.

The officers who usually administer the benefit fund are the president and secretary-treasurer; in the railway brotherhoods the chief officer is known as grand chief or grand master. The president of the Cigar Makers' International Union also performs the duties of secretary. In many national unions the secretary-treasurer is the chief officer concerned in administering the benefits. In a majority of these unions the officers are elected by ballot by the delegates of the component local unions at the general convention; but in several national unions the officers are elected by general vote of the membership of the locals. The officers who administer the funds of the union are generally bonded in sums sufficient to secure the unions against loss.

The official acts of the general officers of the various national unions are subject to the approval of a general board, variously known as the executive board, general executive council, or general board of directors.

In several of the national unions the revenue as a whole is divided between what is known as the general fund and the benefit fund, the latter being used solely for the purpose of paying the claims for benefits established and for which the fund was instituted. In cases of great emergency this policy may be deviated from for the time being. In a majority of the unions, however, there is only one fund, from which all expenses of the union and all claims for benefits are paid.

## CONDITIONS OF MEMBERSHIP.

In many national unions membership in the union entitles the member to participate in the benefit fund; in other cases, membership in the benefit fund is restricted and is not coextensive with membership in the union. In a number of unions a medical examination is required for participation in the benefit fund, and an age limit is fixed, beyond which membership in the fund can not be secured. In some of the unions members unable to meet the full requirements of the benefit system are admitted as partly beneficiary members. In most national unions membership in the benefit fund is compulsory for members who can pass the required medical examination. Membership in the benefit fund can not be retained after leaving the labor organization; but in a number of national unions membership in the union may be retained by persons who have left the trade. In some instances members leaving the trade pay less than the regular dues; in others full dues are required.

## REVENUE.

A tabulation of the fees, dues, and assessments of the several funds will be found on page 40 et seq.

In most cases the entrance fee paid to the national union is either all or a part of the entrance fee paid to the local union; but in some cases the fee paid to the national union is only a small part of the fee paid to the local union. In a few of the unions all entrance fees are retained by the local union. Individual or isolated members (those who live in localities where there are not enough persons following the occupation to form a local union) pay the entrance fee directly to the national union.

In the unions which issue insurance certificates and in which the benefit fund is separately organized, an entrance fee is paid to the union and also an application or registration fee is paid to the fund. The reinstatement fee varies with the different unions. For a few of the unions the amount of such fee is not stated, either because the fee is the same as the entrance fee, and is so considered, or the fee varies according to the circumstances surrounding each case of reinstatement.

The dues or per capita tax paid to the national union are, as a rule, additional to those paid to the local union. In several of the unions all fees, dues, and assessments are paid to the local union and are retained in the local treasury, subject to the call of the national officers. In these unions only such sums as are necessary to the proper administration of the general affairs of the national union are sent to headquarters, the benefits being paid from the local treasury under the supervision of the general officers; and when

need occurs funds are transferred from one local union to another at the direction of the general officers. This plan is known as an equalization of funds.

In nearly all the unions having the benefit fund separately organized, additional dues are paid to the benefit fund to defray the administration expenses thereof; and claims for benefit when they arise are paid by assessments, fixed in proportion to the amount of insurance carried by each member.

In nearly all of the national unions assessments are levied, generally by authority of the executive board, whenever the state of the finances seems to demand; in several unions, whenever the general or benefit fund falls below a stated sum. In some unions no assessments may be levied except by authority of the general vote of the members. The dues of individual or isolated members are paid direct to the national union.

Members are not entitled to benefits when in arrears for dues or assessments, and a local union in arrears to the national union forfeits the right to benefit of all of its members. In several national unions the following plan is in operation: When members of a local union which has forfeited its charter or has lapsed can establish the fact that they were in good standing at the time of the lapsing of the local union, they may become members direct of the national union and be entitled to all benefits. In none of the unions can increased benefits be secured by the payment of increased contributions, except in the unions which issue insurance policies, in which case a member holding a policy for a small amount may, if qualified, take out one for an increased amount.

In all of the national unions the rate of contributions is the same for all members, except in those unions which have more than one class of membership; and in these the rate is the same for all members of the same class. In the majority of the national unions members are not relieved from the payment of contributions, nor may their contributions to the national body be reduced for any reason; if the local deems the request for remission or reduction of contributions a worthy one it may act accordingly, but the local must pay to the national body the full contributions for the member. However, several of the national unions relieve sick or unemployed members from the payment of contributions.

Arrears of contributions cause suspension of the delinquent member from benefits, the amount of arrears or the length of time in arrears which causes suspension from benefits varying with each national union. Forfeiture of membership involves forfeiture of the right to benefit.

There is no system of reimbursement of contributions to members who may leave the union.

### ACTUARIAL EXAMINATION.

No actuarial examination of the benefit funds of the various unions has ever been made. The unions generally have no separate organization of a benefit fund, although in a number of cases varying amounts are set aside to pay claims for the various benefits. Whenever the amount so set aside proves insufficient, recourse is had either to paying from the general fund or to levying an assessment on members. The amount of such assessment is very small, either for the reason that the sum required is small or that the membership is large. Other unions depend entirely on the general fund or the assessment scheme.

The primary concerns of a trade union are the wages and working conditions in its particular trade, and the benefit features are subordinate and incidental. The strength of the union, if not its very life, depends to a large extent on its ability to enroll in its membership the majority of the efficient workers and to continue to draw in as new members those who are just entering the trade. The life of a union is not, therefore, dependent on its benevolent features. In a growing country the new accession of workers to practically every branch of industry generally outnumbers those who for various reasons drop out of the trade; if the union is able to secure a majority of such new craftsmen, it will be able not only to perpetuate itself industrially, but also to maintain its benefit fund intact. The system of obtaining revenue is such an elastic one that there is little danger that any organization flourishing industrially will not raise sufficient money to keep up its benefit funds. In the case of organizations which have the benefit funds separately organized and run on an insurance policy-contract plan the necessity for an actuarial examination may apply.

### TEMPORARY DISABILITY BENEFITS.

A tabulation of the benefit rates is given on page 42 et seq., and of the aggregate amount of benefit payments on page 48 et seq.

The adoption of the sick-benefit system was vigorously opposed as a national union feature, although many of the local unions maintained such benefit features at the time. In some of the national unions, in which the opposition to this benefit feature was very strong, it has since been adopted and has proved to be popular with the membership and a source of strength to the union.

Of the 19 national unions that have adopted the temporary disability benefit, 1, the Railway Mail Association, pays for disability caused by accident only.

In many cases where the national union does not pay sick benefits, the local unions do. In other cases the national union sick benefit is

supplemented by a local sick benefit, but the tendency is to abolish the local benefit when it is made a part of the national union beneficiary system.

A source of weakness of the system has been the laxity of the subordinate unions in enforcing the regulations governing the payment of sick benefits. This has been the cause of the suspension of the sick-benefit system by one national union. Another national union delegated one of the national officers to make a tour of its subordinate unions and to insist on a more rigid enforcement of the regulations governing the payment of sick benefits. The result of this visit was a great reduction in the year's expenditures for these benefits.

In nearly all of the unions a committee is appointed to visit members when sick, no two members of the committee to visit the sick member at the same time, and each member of the committee being required to make a separate report. A penalty is usually imposed upon members of the committee who neglect their duty. In addition to the visits of the committee a certificate from the attending physician may be required before sick benefits are paid.

The duration of the period of illness for which payments are made by the unions varies greatly; in the majority of cases 13 weeks is the period for which such payments may be made in any one year, although in two unions the period is 10 weeks, in two 6 months, and in another, "while ill." Several of the unions differentiate the amount of weekly payments according to the length of the period of illness.

The rules of the unions vary as to the time when payment of benefit begins. In some of the unions payments are made for illness of not less than one week; in others illness must be continuous for at least 14 days, when payments are made from beginning of illness; in others illness must be of 14 days' duration or more, when payments are made beginning with the eighth day of illness.

If a candidate for admission to a union which requires a medical examination is unable to pass such examination, he may be admitted to the union and be entitled to all trade privileges, but not to sick benefits; or he may be admitted to membership and be entitled to partial sick benefits. Where there is an age limit at which members may be admitted and be entitled to full sick benefits, those beyond the age limit may be admitted and be entitled to trade privileges only, or to trade privileges and to partial sick benefits. The length of time required before a new member is entitled to sick benefits varies, but the usual requirement is a membership of six months.

As a matter of protection, practically all of the unions paying sick benefits provide that if illness is caused by intemperance, de-

bauchery, or other immoral conduct, members forfeit their right to benefits. In some of the unions special provisions are made concerning female members before and after confinement.

The total amount paid for temporary disability benefits for one year by the 18 national unions reporting such expenditures was \$832,760.69. Of this amount \$581,193.78 was paid to 22,237 of the members of 16 unions; the other two did not report the number of members receiving benefit.

### DEATH BENEFITS.

A tabulation of the death benefits of the several unions is given on page 42 et seq., and of the amounts of benefit payments on page 48 et seq.

All the national unions paying benefits of any kind pay death benefits. Against the adoption of this benefit there has been the least opposition, it being generally conceded to be the most needed and most readily administered benefit. Generally such national unions as do not pay death benefits have not instituted them because the locals of such national unions have a well-established local death-benefit system.

An insurance policy-contract system is in operation in nine of the national unions, the amount of the policy each member is allowed to take being governed generally by the age of the insured member. In the majority of these the assessments are fixed at a specified rate per \$1,000 of insurance carried. In the Letter Carriers' Mutual Aid Department the amount of the assessment is governed not only by the amount of insurance carried, but by the age of the member at the time of becoming insured.

In the majority of the unions having this system insurance is compulsory, provided the member is within the prescribed age limit and is able to pass the required medical examination. In others—notably the Letter Carriers' Mutual Aid Department and the Maintenance-of-Way Employees—insurance is optional with members.

In those unions not following the system of issuing a policy contract to the individual insured member, membership in the union in itself entitles members to death benefits, although in many of the unions the amount of benefit paid is regulated by the length of membership in the union. In several of these unions medical examination is required and an age limit fixed, below which persons entering the union may be entitled to full benefits. In the case of those unable to pass the required medical examination and those who upon entrance are beyond the age limit, provision is generally made for the payment of partial benefits. The system of paying an increased amount of benefits, according to length of continuous membership in the union, has the effect of attracting and holding members.

In several of the unions a per capita assessment is levied on the membership sufficient to pay the death benefit, which is a fixed amount. In other unions an assessment of a fixed amount is levied to pay death benefits, which are also of a fixed amount, the number of assessments being determined by the amount on hand to meet death claims.

Seven of the unions provide a benefit upon the death of the wife of a member, and one union provides a benefit upon the death of the dependent widowed mother of an unmarried member. Provision is made that a member may receive a funeral benefit upon the death of a wife but once.

The length of membership required for a member to become entitled to the minimum amount of death benefit is usually six months, although the time required varies from six months to one year; and for semibeneficial members a membership of two years is generally required. In some unions, however, members are eligible for death benefits immediately on joining; this is usually the case in those unions that secure the amount of death benefit by assessment.

Forfeiture of the right to benefit is involved when death occurs as the result of a member engaging in a more hazardous occupation, or by a member exposing himself to risks to which members of the trade are not usually liable, or when death is caused by intemperance, debauchery, or immoral conduct. Being in arrears for dues for a stated period at the time of death also involves forfeiture of the benefit. In several of the seamen's unions no benefit is paid unless the funeral of the deceased member is held under the auspices of the union. In one seamen's union no benefit is paid in case of death by shipwreck, "except on recovery of the body." The local unions of some of the national unions supplement the national death benefit by a local death benefit.

The total amount expended for death benefits for one year by the 79 unions reporting expenditures was \$5,071,470.06. This amount was paid for the death of 9,842 members, 1,351 wives of members, and 31 mothers of members. Based on the total mean membership of the benefit fund in 78 organizations, which report both the membership and number of deaths, the death rate for the fiscal year was 7.53 per thousand members. Several organizations did not report membership.

### PERMANENT DISABILITY BENEFITS.

A tabulation of the rates of payments of this character in the several funds is given on page 42 et seq., and of the amounts of benefit payments on page 48 et seq. Nineteen unions pay permanent disability benefits. Of these, 18 pay fixed amounts and 1 pays amounts determined by the executive board as the neces-



sities of each case warrant. One of the difficulties experienced in the successful operation of this benefit by the national unions is that the local officials have been unwilling to assume the responsibility of a strict interpretation of the laws governing the payment of claims. Another source of trouble is the difficulty in arriving at a satisfactory agreement as to what should be a permanent or a total disability. The generally accepted definition of a permanent disability is the loss of a hand at or above the wrist joint, the loss of a foot at or above the ankle joint, the loss of one eye or both eyes, or a permanent disability caused by paralysis.

The Railway Mail Association pays for a permanent disability (caused by accident only) incurred while the member was in the performance of his duty as a railway mail clerk. The majority of the unions reported pay permanent disability benefits to members who by reason of permanent disability are totally unfit to follow their usual vocations; but in one union the disability must be of such a character as totally to unfit the member for the performance of any physical labor. Usually the amount paid for permanent disability is the same as the amount paid for death benefit, and the payment of a permanent disability benefit disentitles the member to any other form of benefit; but in two unions, after the receipt of permanent disability benefit, membership may be retained and the member be entitled to a reduced death benefit.

The unions paying permanent disability benefits usually require a longer term of membership for members to become entitled to this benefit than is required for members to become entitled to death benefit. The usual requirement is a membership of one or two years. In unions having the compulsory insurance system no length of membership is required, the benefit rights beginning immediately.

The forfeiture of the right to the permanent disability benefit is generally for the same reasons as forfeiture of the right to the death benefit. In some unions the members forfeit the right to benefit when the disability is caused by the assumption of risks to which members of the trade are not usually liable.

The total amount paid for 630 permanent disability claims reported by 13 unions during the year was \$684,775.

### SUPERANNUATION BENEFITS.

A tabulation of the rates is given on page 42, et seq., and of the amounts of benefit payments on page 48 et seq.

Four of the unions reported have in operation superannuation benefits for their old and infirm members. Four other unions have provided for the payment of this benefit at future periods, and are gathering funds to put the benefit in active operation.

As early as 1857 it was proposed at the convention of the International Typographical Union to furnish an asylum for superannuated and indigent printers. Nothing came of the project at that time, but it was revived from time to time until finally it culminated in the opening of the Union Printers' Home at Colorado Springs, Colo., in 1892. This international union has established an old-age pension system which has been in operation since August, 1908.

In 1905 the Granite Cutters' Union made provision for the payment of a monthly superannuation benefit of \$10 for six months in each year, beginning with November. To be entitled to the benefit a member must be 62 years of age and must have been a member of the union for 20 years; a continuous membership in good standing for 10 years previous to the granting of the benefit is also necessary. The Granite Cutters' Union also has the following provision for old-age members: "Any member arriving at the age of 60 years, who has been in continuous good standing for 10 years previous to making application for this benefit without taking out a withdrawal card shall, upon application, be paid a benefit of \$125 and shall be exempt from further payment of dues and assessments, and at death his legal heirs, administrator, or lawfully appointed executor shall receive an additional sum of \$75, provided he has not violated any of our laws or regulations during such time. Upon application for the cash benefits, applicant shall, when required by our international executive council, furnish certificate of birth, or other proof of age, satisfactory to our international executive council."

Many of the local unions of the various national unions that do not feel justified, under present conditions, in establishing old-age benefits have had in operation for many years provisions that permitted the old member to work for a wage rate lower than the rate fixed for the younger members; in some local unions the old member has been permitted to fix his own wage rate, the only condition being that he observe union rules. Many of the unions relieve the old member from the payment of all contributions except assessments for death benefits.

The following-named national unions have in operation a superannuation-benefit system: Amalgamated Society of Carpenters and Joiners; Amalgamated Society of Engineers; Granite Cutters' International Association; International Typographical Union.

The following national unions have provided for a superannuation-benefit system to become operative at a future fixed date: International Association of Machinists; Pattern Makers' League of North America; United Association of Plumbers, Gas Fitters, etc.; Amalgamated Association of Street and Electric Railway Employees.

Two national unions reported an expenditure for the year of \$198,618.65 as the superannuation benefit of 1,936 members. One of these paid \$180,814.70 as superannuation benefits to 1,818 members, only 39 of whom were in the United States; the other paid \$17,803.95 to 118 members, all of whom were in the United States.

### UNEMPLOYMENT BENEFITS.

The unemployment benefit, although of importance, has made little headway in the United States either as a national or local union benefit. The difficulty of forming any reliable estimate of the probable annual cost of this benefit has deterred many unions from adopting it as a part of their beneficiary system. This is notably true of the building trades, in which employment depends so largely upon the general financial condition of the country.

Of the building trades reported, only 1 national union pays out-of-work benefits, viz, the Amalgamated Society of Carpenters and Joiners, an English trade union having branches in the United States. The Cigar Makers' International Union is the only large American national union that pays a weekly benefit to its unemployed members.

To be entitled to unemployment benefits, members must be out of work a stated number of days; benefits are limited to a fixed number of weeks in any one year. Members out of work are required to report daily to some designated officer of the union, who keeps a record of the unemployed members; failure to report causes forfeiture of the benefit for that day. Members who lose employment through drunkenness or by shirking their work forfeit their right to benefit.

Several unions relieve their members from the payment of dues during unemployment.

The total expenditure for unemployment benefits for one year by 3 unions was \$30,668.48, which was paid to 2,897 members. This does not include 1 union paying unemployment benefit, for the reason that the amount expended by the union includes the membership outside of the United States.

A few unions pay travel benefits to unemployed members who wish to seek work in other places. One union may compel members in receipt of unemployment benefit to travel in search of work. Two unions reported 31 members having received travel benefit during the year to the amount of \$157.85. This does not include 1 union paying travel benefits, because the amount paid out includes expenditures outside of the United States.

## SHIPWRECK BENEFITS.

All of the seamen's unions pay benefits for the loss of belongings by shipwreck. As will be seen by a perusal of the detailed report for each of the 9 unions paying this benefit, it is an important part of the relief work of these unions. Two hundred and sixty-seven of the members of the several unions, who suffered shipwreck during the year, were given a fresh start by the payment of this benefit. The amount of benefit varies for the several unions, but \$30 is the sum generally paid. The total expenditure for this benefit by all the seamen's unions was \$9,929.90 for the year reported.

The seamen's unions also give from 25 to 50 cents per week as a tobacco benefit to those of their members who are sick either at home or in hospitals. A total of \$3,389.95 was expended for this benefit during the year, the number of members receiving benefit not being reported.

## TOOL INSURANCE.

Several unions have instituted tool insurance benefit to assist members to replace tools unavoidably lost by fire, water, etc.

## SUMMARY OF BENEFITS.

The following is a brief summary of the expenditures of the national union benefit funds for one year, as far as reported:

Temporary disability.....	\$832,760.69
Death of members.....	<sup>a</sup> 5,164,385.06
Death of members' wives.....	55,020.00
Death of widowed mothers.....	1,240.00
Permanent disability.....	<sup>b</sup> 684,775.00
Superannuation.....	198,618.65
Other.....	892,321.63

Total for all benefits..... 7,829,121.03

A brief description is given for each fund classified as national or international, beginning on page 52.

The principal statistical data relating to each fund are presented in three tables of which the titles are as follows:

Table I. Year of organization of national and international labor unions, number of locals under jurisdiction, number of locals having members participating in benefit funds, and year each benefit was instituted.

<sup>a</sup>Including \$149,175 paid by one fund for both death and permanent disability benefits which can not be separated.

<sup>b</sup>Not including \$149,175 paid by one fund for both death and permanent disability benefits which can not be separated.

Table II. Contributions of and benefits to members of national and international labor union funds.

Table III. Total benefit payments by national and international labor union funds during the year, and number of members to or on account of whom payments were made.

The tables follow.

TABLE I.—YEAR OF ORGANIZATION OF NATIONAL AND INTERNATIONAL LABOR UNIONS, NUMBER OF LOCALS UNDER JURISDICTION, NUMBER OF LOCALS HAVING MEMBERS PARTICIPATING IN BENEFIT FUNDS, AND YEAR EACH BENEFIT WAS INSTITUTED.

Fund number.	Name of organization.	For detailed description see page—	Year union was organized.	Locals under jurisdiction of union.	Locals having members participating in benefits.	Year benefit was instituted for—				
						Temporary disability.	Death.	Permanently disability.	Superannuation.	Other benefits.
1	Bakery and Confectionery Workers' International Union.	52	1886	215	72	1895	1895	.....	.....	<sup>1</sup> 1895
2	Barbers, Journeymen, International Union.	54	1887	581	581	1891	1894	.....	.....	.....
3	Bookbinders, International Brotherhood of.	55	1892	145	145	.....	1897	.....	.....	.....
4	Boot and Shoe Workers' Union.	56	1895	275	275	1900	1900	<sup>2</sup> 1906	.....	.....
5	Bricklayers and Masons' Unions, California State Conference of.	58	1903	16	16	.....	1903	.....	.....	.....
6	Bricklayers and Masons' Unions, Colorado State Conference of.	59	1899	7	7	.....	1902	.....	.....	.....
7	Bridge and Structural Iron Workers, International Association of.	60	1896	73	73	.....	1902	.....	.....	.....
8	Carmen's, Railway, Mutual Aid Association, Brotherhood of.	61	1890	484	106	.....	1891	1891	.....	.....
9	Carpenters and Joiners, Amalgamated Society of.	62	1860	891	891	1860	1860	1860	1867	<sup>1</sup> 1890 <sup>2</sup> 1890
10	Carpenters and Joiners of America, United Brotherhood of.	67	1881	1,889	1,889	.....	1883	1883	.....	<sup>1</sup> 1883
11	Carvers', Wood, Association, International.	69	1883	26	26	.....	1883	.....	.....	<sup>1</sup> 1883 <sup>1</sup> 1887
12	Cigar Makers' International Union.	70	1864	486	486	1881	1881	1902	.....	<sup>1</sup> 1889 <sup>1</sup> 1891
13	Clerks', Retail, International Protective Association.	73	1890	421	421	1906	1899	.....	.....	.....
14	Compressed Air Workers' Union, International.	75	1897	5	5	<sup>1</sup> 1904	1904	.....	.....	.....
15	Conductors, Order of Railway.	76	1868	497	497	.....	1882	1882	.....	.....
16	Electrical Workers, International Brotherhood of.	81	1891	524	524	.....	1891	.....	.....	.....
17	Engineers, Amalgamated Society of.	82	1851	684	684	1851	1851	1851	1851	<sup>1</sup> 1851 <sup>1</sup> 1851
18	Engineers, Locomotive, Grand International Brotherhood of.	89	1863	690	690	.....	(*)	(*)	.....	<sup>1</sup> 1838 <sup>1</sup> 1902

<sup>1</sup> For death of member's wife.

<sup>2</sup> Instituted after the close of the fiscal year reported.

<sup>3</sup> Unemployment, travel, and tool insurance benefits.

<sup>4</sup> Tool insurance benefit.

<sup>5</sup> Unemployment benefit.

<sup>6</sup> For death of dependent widowed mother of an unmarried member.

<sup>7</sup> Discontinued Oct., 1906.

<sup>8</sup> Instituted in 1867 by the Brotherhood of Locomotive Engineers and continued by the Mutual Life and Accident Insurance Association, which was organized in 1894.

<sup>9</sup> Benefit for widows and orphans.

<sup>10</sup> Benefit for indigent members.

TABLE I.—YEAR OF ORGANIZATION OF NATIONAL AND INTERNATIONAL LABOR UNIONS, NUMBER OF LOCALS UNDER JURISDICTION, NUMBER OF LOCALS HAVING MEMBERS PARTICIPATING IN BENEFIT FUNDS, AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

Fund number.	Name of organisation.	For detailed description see page—	Year union was organized.	Locals under jurisdiction of union.	Locals having members participating in benefits.	Year benefit was instituted for—				
						Temporary disability.	Death.	Permanent disability.	Superannuation.	Other benefits.
19	Engineers', Locomotive, Mutual Life and Accident Insurance Association, (Grand International Brotherhood of).....	91	1863	690	690	.....	<sup>1</sup> 1867	<sup>1</sup> 1867	.....	.....
20	Firemen and Enginemen, Brotherhood of Locomotive.....	92	1873	703	703	.....	1876	1882	.....	.....
21	Firemen and Enginemen, Ladies' Society of the Brotherhood of Locomotive.....	95	1884	201	200	.....	1903	.....	.....	.....
22	Fishermen's Union, Alaska.....	96	1902	2	2	.....	1902	.....	.....	<sup>1</sup> 1902
23	Freight and Baggage-men, Railroad, Brotherhood of.....	97	1902	40	40	.....	1902	.....	.....	.....
24	Glass Bottle Blowers' Association.....	98	1876	111	111	.....	1891	.....	.....	.....
25	Glass Workers, Amalgamated Window.....	99	1904	90	90	.....	1904	.....	.....	.....
26	Glass Workers' International Association, Amalgamated.....	100	1900	36	36	.....	1901	1900	.....	.....
27	Granite Cutters' International Association.....	101	1877	265	265	.....	1877	.....	1905	.....
28	Grinders', Table Knife, National Union.....	103	1896	9	9	.....	1896	.....	.....	.....
29	Hatters', United.....	104	1884	23	23	.....	1907	.....	.....	.....
30	Hod Carriers and Building Laborers' Union, International.....	105	1903	271	271	.....	1907	.....	.....	.....
31	Hotel and Restaurant Employees' International Alliance and Bartenders' International League.....	106	1890	525	525	.....	1903	.....	.....	.....
32	Iron, Steel, and Tin Workers, National Amalgamated Association of.....	107	1876	139	139	.....	1903	.....	.....	.....
33	Jewelry Workers' Union, International.....	108	1901	15	15	1901	1901	.....	<sup>1</sup> 1901	.....
34	Laborers' Union, International.....	110	1902	456	223	.....	1904	.....	.....	<sup>1</sup> 1907
35	Lace Operatives, Chartered Society of Amalgamated.....	112	1893	11	11	.....	1893	.....	.....	<sup>1</sup> 1897 ( <sup>2</sup> )
36	Lathers' International Union, Wood, Wire and Metal.....	113	1899	225	225	.....	1902	.....	.....	.....
37	Leather Workers on Horse Goods, United Brotherhood of.....	114	1896	101	101	1896	1896	.....	.....	.....
38	Letter Carriers' Mutual Benefit Association of the National Association of Letter Carriers.....	116	1891	1,147	367	.....	1891	.....	.....	.....
39	Lithographers' International Protective and Beneficial Association.....	122	1887	27	27	.....	1887	.....	.....	.....
40	Machine Printers' Beneficial Association.....	123	1873	16	16	1873	1873	.....	.....	.....
41	Machinists, International Association of.....	125	1888	730	730	.....	1897	.....	<sup>1</sup> 1903	.....
42	Maintenance-of-Way Employees, International Brotherhood of.....	126	1887	484	484	.....	1887	1887	.....	.....

<sup>1</sup>Instituted in 1867 by the Brotherhood of Locomotive Engineers and continued by the Mutual Life and Accident Insurance Association, which was organized in 1894.

<sup>2</sup>Shipwreck and tobacco benefits.

<sup>3</sup>Not yet operative.

<sup>4</sup>For death of member's wife.

<sup>5</sup>Unemployment benefit.

<sup>6</sup>For death of member's wife, year not reported.

TABLE I.—YEAR OF ORGANIZATION OF NATIONAL AND INTERNATIONAL LABOR UNIONS, NUMBER OF LOCALS UNDER JURISDICTION, NUMBER OF LOCALS HAVING MEMBERS PARTICIPATING IN BENEFIT FUNDS, AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

Fund number.	Name of organization.	For detailed description see page—	Year union was organized.	Locals under jurisdiction of union.	Locals having members participating in benefits.	Year benefit was instituted for—				
						Temporary disability.	Death.	Permanent disability.	Superannuation.	Other benefits.
43	Marine Cooks and Stewards' Association, Atlantic Coast..	128	1901	4	4	.....	1903	.....		<sup>1</sup> 1903
44	Marine Cooks and Stewards' Union, Great Lakes.....	130	1902	14	14	.....	1902	.....		<sup>1</sup> 1902
45	Marine Cooks and Stewards' Association, Pacific Coast....	131	1901	3	3	.....	1901	.....		<sup>2</sup> 1901
46	Marine Firemen's Union, Atlantic Coast.....	132	1902	7	7	.....	1902	.....		<sup>1</sup> 1902
47	Marine Firemen, Oilers, etc., Benevolent Association, Great Lakes.....	133	1888	(*)	(*)	1888	1888	.....		<sup>4</sup> 1888
48	Marine Firemen, Oilers, etc., Union of the Pacific.....	135	1883	1	1	.....	1883	.....		<sup>2</sup> 1883
49	Meat Cutters and Butcher Workmen, Amalgamated....	136	1897	454	454	.....	1905	.....		.....
50	Metal Polishers, Buffers, Platers, and Brass Workers' International Union.....	137	1890	146	146	.....	1896	.....		.....
51	Metal Workers' International Alliance, Amalgamated Sheet.....	138	1897	372	372	.....	1902	.....		.....
52	Molders', Iron, Union.....	139	1859	465	465	1895	1895	1895	.....	.....
53	Painters, Decorators and Paper Hangers, Brotherhood of.....	141	1887	942	942	.....	1887	1887	.....	<sup>2</sup> 1887
54	Pattern Makers' League.....	144	1892	78	78	1898	1898	1900	<sup>6</sup> 1900	(?)
55	Paving Cutters' Union.....	146	1901	59	59	.....	1903	.....		.....
56	Photo-Engravers' Union, International.....	147	1900	39	39	.....	1900	.....		.....
57	Piano and Organ Workers' Union, International.....	148	1898	40	40	1898	1898	.....		<sup>2</sup> 1907
58	Plasterers', Operative, International Association.....	150	1864	238	238	.....	1890	.....		.....
59	Plumbers, Gas Fitters, etc., United Association of Journeymen.....	151	1889	404	404	1902	1902	.....	<sup>6</sup> 1902	.....
60	Printing Pressmen's Union, International.....	152	1889	271	263	.....	1899	.....		.....
61	Quarry Workers' International Union.....	154	1903	122	122	.....	1903	.....		.....
62	Railway Employees, Street and Electric, Amalgamated Association of.....	155	1892	312	312	.....	1895	1895	(*)	.....
63	Railway Mail Association.....	156	1898	11	11	1898	1898	1898	.....	.....
64	Sailors' Union of the Pacific....	158	1885	9	9	.....	1885	.....		<sup>2</sup> 1885
65	Seamen's Union, Atlantic Coast.....	159	1889	8	8	.....	1889	1889	.....	<sup>1</sup> 1889
66	Seamen's Union, Lake.....	160	1863	18	18	.....	1878	1902	.....	<sup>1</sup> 1887 <sup>1</sup> 1904
67	Slate and Tile Roofers' Union, International.....	162	1902	25	25	.....	1903	.....		.....
68	Spinners' Union, International.....	163	1878	25	25	.....	1892	1892	.....	.....
69	Steamboatmen's Union of California, Bay and River....	164	1902	2	2	.....	1902	.....		<sup>1</sup> 1902
70	Steam Shovel and Dredge Men, International Brotherhood of.....	165	1896	35	35	.....	1900	.....		.....

<sup>1</sup> Shipwreck benefit.

<sup>2</sup> Shipwreck benefit and tobacco for members in hospital.

<sup>3</sup> Not reported.

<sup>4</sup> Tobacco benefit while sick.

<sup>5</sup> For death of member's wife.

<sup>6</sup> Not yet operative.

<sup>7</sup> Tool insurance benefit; year not reported.

<sup>8</sup> To become operative when the fund set aside for this purpose amounts to \$10,000.

<sup>9</sup> Hospital allowance.

TABLE I.—YEAR OF ORGANIZATION OF NATIONAL AND INTERNATIONAL LABOR UNIONS, NUMBER OF LOCALS UNDER JURISDICTION, NUMBER OF LOCALS HAVING MEMBERS PARTICIPATING IN BENEFIT FUNDS, AND YEAR EACH BENEFIT WAS INSTITUTED—Concluded.

Fund number.	Name of organization.	For detailed description see page—	Year union was organized.	Locals under jurisdiction of union.	Locals having members participating in benefits.	Year benefit was instituted for—				
						Temporary disability.	Death.	Permanent disability.	Superannuation.	Other benefits.
71	Stereotypers and Electrotypers' Union, International.....	168	1902	87	87	.....	1903	.....	.....	.....
72	Stogie Makers' League, National.....	169	1896	10	10	.....	1906	.....	.....	.....
73	Stonecutters', Journeymen, Association.....	170	1853	219	219	.....	1874	.....	.....	.....
74	Stove Mounters and Steel Range Workers' International Union.....	171	1892	58	58	.....	1902	.....	.....	.....
75	Switchmen's Union.....	172	1894	216	216	.....	1901	1901	.....	.....
76	Tailors', Journeymen, Union.....	174	1883	341	341	.....	1899	.....	.....	.....
77	Telegraphers', Commercial, Union.....	175	1902	116	( <sup>1</sup> )	.....	1906	.....	.....	.....
78	Telegraphers, Railroad, Order of.....	177	1886	120	120	.....	1898	.....	.....	.....
79	Tobacco Workers' International Union.....	178	1895	58	58	1895	1895	.....	.....	.....
80	Trainmen, Railroad, Brotherhood of.....	180	1883	754	754	.....	1884	1884	.....	<sup>2</sup> 1884
81	Typographers, German-American.....	182	1873	22	22	1881	1881	.....	.....	<sup>3</sup> 1881
82	Typographical Union, International.....	184	1882	576	573	.....	1891	.....	.....	<sup>4</sup> 1881
83	Weavers', Elastic Goring, Amalgamated Association.....	194	1886	2	2	.....	1886	.....	.....	<sup>5</sup> 1886
84	Woodworkers', Amalgamated, International Union.....	195	1895	108	108	.....	1895	1895	.....	.....

<sup>1</sup> Membership in the fund direct and not by locals.

<sup>2</sup> "Systematic benevolence."

<sup>3</sup> For death of member's wife.

<sup>4</sup> Unemployment and travel benefits.

<sup>5</sup> Unemployment benefit.



TABLE III.—CONTRIBUTIONS OF AND BENEFITS TO MEMBERS  
CONTRIBUTIONS.

Fund number.	Name of organization.	For detailed description see page	Entrance fee.	
			To union and fund.	To fund.
1	Bakery and Confectionery Workers' International Union.	52	\$3.00	\$2.00
2	Barbers', Journeymen, International Union.....	54	1.00	1.00
3	Bookbinders, International Brotherhood of.....	55	.....	.....
4	Boot and Shoe Workers' Union.....	56	.66 <sup>1</sup>	.....
5	Bricklayers and Masons' Union, California State Conference of.	58	.....	.....
6	Bricklayers and Masons' Union, Colorado State Conference of.	59	.....	.....
7	Bridge and Structural Iron Workers, International Association of.	60	1.50	.....
8	Carmen's, Railway, Mutual Aid Association, Brotherhood of.	61	1.50	1.50
9	Carpenters and Joiners, Amalgamated Society of.....	62	\$0.88 to 3.50	.....
10	Carpenters and Joiners of America, United Brotherhood of.	67	.....	.....
11	Carvers', Wood, Association, International.....	69	.75	.....
12	Cigar Makers' International Union.....	70	3.00	.....
13	Clerks', Retail, International Protective Association...	73	.50 to 1.00	.....
14	Compressed Air Workers' Union, International.....	75	.....	.....
15	Conductors, Order of Railway.....	76	3.00 to 5.00	\$1.00 to 3.00
16	Electrical Workers, International Brotherhood of.....	81	1.00 to 2.00	.....
17	Engineers, Amalgamated Society of.....	82	.60 to 21.60	.....
18	Engineers, Locomotive, Grand International Brotherhood of.	89	( <sup>11</sup> )	( <sup>11</sup> )
19	Engineers, Locomotive, Mutual Life and Accident Insurance Association (Grand International Brotherhood).	91	.....	15.50
20	Firemen and Enginemen, Brotherhood of Locomotive.	92	2.00	.....
21	Firemen and Enginemen, Ladies' Society of the Brotherhood of Locomotive.	95	.....	.....
22	Fishermen's Union, Alaska.....	96	5.00	.....
23	Freight and Baggage-men, Railroad, Brotherhood of...	97	1.50	.....
24	Glass Bottle Blowers' Association.....	98	15.00	.....
25	Glass Workers, Amalgamated Window.....	99	1.00 to 300.00	.....
26	Glass Workers' International Association, Amalgamated.	100	.50	.....
27	Granite Cutters' International Association.....	101	15.00 to 25.00	.....
28	Grinders', Table Knife, National Union.....	103	.50 to 25.00	.....
29	Hatters, United.....	104	( <sup>11</sup> )	.....
30	Hod Carriers and Building Laborers' Union, International.	105	.25	.....
31	Hotel and Restaurant Employees' International Alliance and Bartenders' International League.	106	.25	.....
32	Iron, Steel, and Tin Workers, National Amalgamated Association of.	107	.....	.....
33	Jewelry Workers' Union, International.....	108	15.00	( <sup>12</sup> )
34	Laborers' Union, International.....	110	.50 and 1.00	.50
35	Lace Operatives, Chartered Society of Amalgamated...	112	10.00	.....
36	Lathers' International Union, Wood, Wire, and Metal.	113	1.00	.....
37	Leather Workers on Horse Goods, United Brotherhood of.	114	2.00	.....
38	Letter Carriers' Mutual Benefit Association of the National Association of Letter Carriers.	116	.....	2.00

<sup>1</sup> \$1 for nonbeneficiary members.

<sup>2</sup> \$3.00 to nonbeneficiary members.

<sup>3</sup> For nonbeneficiary members, \$3, \$1.29 of which goes to the fund.

<sup>4</sup> Female members.

<sup>5</sup> \$5 for second reinstatement.

<sup>6</sup> Sufficient to raise required amount of death benefit.

<sup>7</sup> For unattached members, \$5.

<sup>8</sup> For unattached members, \$9.

<sup>9</sup> Payment of arrears.

<sup>10</sup> \$2 for relief fund of the union and \$16 for each \$1,000 of insurance carried.

## OF NATIONAL AND INTERNATIONAL LABOR UNION FUNDS.

## CONTRIBUTIONS.

Reinstatement fee.		Dues per year.		Per capita assessment for fiscal year.		Fund number.
To union and fund.	To fund.	To union and fund.	To fund.	To union and fund.	To fund.	
<sup>1</sup> \$3.00	\$2.00	<sup>2</sup> \$9.60	\$6.00	\$1.00	.....	1
3.00	.....	<sup>3</sup> 4.20	1.80	.....	.....	2
.....	.....	4.60	.60	.....	.....	3
.....	.....	<sup>4</sup> 2.74	.60	.....	.....	4
<sup>5</sup> 2.00	.....	8.66	.....	2.70	\$2.70	5
.....	.....	.40	.....	.....	.....	6
.....	.....	1.00	.....	( <sup>6</sup> )	( <sup>6</sup> )	7
.....	.....	<sup>7</sup> 4.80	.....	.50	.....	8
.....	.....	.....	.60	.....	\$0.25 to 1.00	9
( <sup>8</sup> )	.....	\$4.92 to 18.74	.....	\$2.58 to 7.62	.....	10
.....	.....	3.00	.....	.....	.....	11
.....	.....	2.00	.....	4.25	2.00	12
.....	.....	5.20 to 15.60	.....	.....	.....	13
{ 3.00	.....	1.50 to 3.00	1.50	.....	.....	14
3.00	.....	.....	.....	2.00	.....	15
<sup>9</sup> 2.00	.....	.06	.....	<sup>10</sup> 2.00	<sup>10</sup> 16.00	16
\$1.00 to 3.00	\$1.00 to 3.00	2.00	.....	.....	.....	17
( <sup>9</sup> )	.....	3.60	.....	( <sup>11</sup> )	.....	18
( <sup>9</sup> )	( <sup>11</sup> )	3.90 to 25.90	.....	.50	.....	19
( <sup>11</sup> )	.....	2.50	.....	.....	<sup>12</sup> 27.00	20
.....	3.00 to 4.00	.....	.....	.....	.....	21
( <sup>9</sup> )	( <sup>9</sup> )	2.50	.....	.....	6.00 to 36.00	22
( <sup>9</sup> )	.....	1.00	.....	.....	2.40 to 4.80	23
.....	.....	5.00	.....	.....	.....	24
1.50	.....	4.20	.....	<sup>14</sup> 9.40	9.40	25
.....	.....	( <sup>13</sup> )	.....	.....	.....	26
.50	.....	3.00	.....	.....	.....	27
12.50	.....	6.00 and 12.00	.....	( <sup>9</sup> )	( <sup>9</sup> )	28
( <sup>11</sup> )	.....	1.20 and 2.40	<sup>17</sup> 6.00	( <sup>18</sup> )	.....	29
.25	.....	( <sup>11</sup> )	.....	.....	.....	30
.25	.....	1.80	.....	.....	.....	31
.....	.....	1.80	.60	.....	.....	32
.....	.....	7.60	.80	( <sup>18</sup> )	.....	33
<sup>15</sup> 3.00	( <sup>20</sup> )	2.40 to 4.80	( <sup>20</sup> )	.....	.....	34
.....	.....	1.20 and 1.80	.60	.25	( <sup>9</sup> )	35
10.00	.....	13.00	.....	( <sup>9</sup> )	( <sup>9</sup> )	36
.....	.....	3.00	.....	1.00	.....	37
5.00 and 10.00	.....	13.00	.....	.....	.....	38
( <sup>9</sup> )	( <sup>9</sup> )	.....	.72	.....	4.68 to 74.16	39

<sup>1</sup> Not reported.<sup>2</sup> For each certificate of \$1,500 insurance.<sup>3</sup> Foreign blowers may be charged \$500.<sup>4</sup> And from 1 to 2 per cent of earnings.<sup>5</sup> 2 per cent of earnings.<sup>6</sup> To those who have worked in opposition to the association, \$75.<sup>7</sup> Travelling members.<sup>8</sup> 25 cents per month.<sup>9</sup> For unattached members; for all others 50 per cent of fee paid to local union on admission to local.<sup>10</sup> 25 per cent of amount paid to union and fund.

TABLE III.—CONTRIBUTIONS OF AND BENEFITS TO MEMBERS OF BENEFITS.

Fund number.	Name of organization.	For detailed description see page
1	Bakery and Confectionery Workers' International Union.....	52
2	Barbers', Journeymen, International Union of.....	54
3	Bookbinders, International Brotherhood of.....	55
4	Boot and Shoe Workers' Union.....	56
5	Bricklayers and Masons' Union, California State Conference of.....	58
6	Bricklayers and Masons' Union, Colorado State Conference of.....	59
7	Bridge and Structural Iron Workers, International Association of.....	60
8	Carmen's, Railway, Mutual Aid Association, Brotherhood of.....	61
9	Carpenters and Joiners, Amalgamated Society of.....	62
10	Carpenters and Joiners of America, United Brotherhood of.....	67
11	Carvers', Wood, Association, International.....	69
12	Cigar Makers' International Union.....	70
13	Clerks', Retail, International Protective Association.....	73
14	Compressed Air Workers' Union, International.....	75
15	Conductors, Order of Railway.....	76
16	Electrical Workers, International Brotherhood of.....	81
17	Engineers, Amalgamated Society of.....	82
18	Engineers, Locomotive, Grand International Brotherhood of.....	89
19	Engineers, Locomotive, Mutual Life and Accident Insurance Association (Grand International Brotherhood).....	91
20	Firemen and Enginemen, Brotherhood of Locomotive.....	92
21	Firemen and Enginemen, Ladies' Society of the Brotherhood of Locomotive.....	95
22	Fishermen's Union, Alaska.....	96
23	Freight and Baggage-men, Railroad, Brotherhood of.....	97
24	Glass Bottle Blowers' Association.....	98
25	Glass Workers, Amalgamated Window.....	99
26	Glass Workers' International Association, Amalgamated.....	100
27	Granite Cutters' International Association.....	101
28	Grinders', Table Knife, National Union.....	103
29	Hatters, United.....	104
30	Hod Carriers and Building Laborers' Union, International.....	106
31	Hotel and Restaurant Employees' International Alliance and Bartenders' International League.....	106
32	Iron, Steel, and Tin Workers, National Amalgamated Association of.....	107
33	Jewelry Workers' Union, International.....	108
34	Laborers' Union, International.....	110
35	Lace Operatives, Chartered Society of Amalgamated.....	112
36	Lathers' International Union, Wood, Wire, and Metal.....	113
37	Leather Workers on Horse Goods, United Brotherhood of.....	114
38	Letter Carriers' Mutual Benefit Association of the National Association of Letter Carriers.....	116

<sup>1</sup> For death of member's wife.

<sup>2</sup> Per week for life.

<sup>3</sup> Tool insurance; unemployment benefit, \$2.10 to \$3.50 per week, not to exceed \$67.20 in one year.

<sup>4</sup> Tool insurance.

<sup>5</sup> For death of member's wife or dependent widowed mother.

<sup>6</sup> Unemployment benefit, not to exceed \$54 in any one year.

<sup>7</sup> For disabled members not otherwise provided for, as necessity may require.

## NATIONAL AND INTERNATIONAL LABOR UNION FUNDS—Continued.

## BENEFITS.

Benefits paid on account of—						Fund number.
Temporary disability.		Death.	Permanent disability.	Superannuation.	Other.	
Benefit per week.	Limit of period in one year (weeks).					
\$6.00	26	{ \$50 to \$150				1
5.00	16	{ 25 to 75				2
		{ 60 to 500				3
5.00	13	{ 50 and 100				4
		{ 200				5
		{ 100				6
		{ 100				7
		{ 250 to 1,000	\$250 to \$1,000			8
\$1.05 to 4.20	52	{ 21 to 84	175 to 700	\$2.45 to \$2.80	\$42 to \$147	9
		{ 25 to 50	100 to 400			10
		{ 50 and 150			\$30	11
5.00	13	{ 50 to 550	150 to 500		\$3 per week.	12
5.00	12	{ 25 to 200				13
6.00	13	{ 1,000 to 3,000	1,000 to 3,000		( <sup>7</sup> )	14
		{ 100				15
.75 to 3.00	( <sup>8</sup> )	{ 15 to 72	300 to 600	\$1.50 to 3.00	\$0.75 to \$3	16
		{ 18 and 30			( <sup>10</sup> )	17
		1,500 to 4,500	1,500 to 4,500			19
		500 to 3,000	500 to 3,000			20
		200 and 400				21
		75			\$30	22
		50				23
		500				24
		500				25
		50 and 75	50 to 100			26
		50 to 200		\$10.00		27
		50 to 50				28
		100 to 300				29
		75				30
		50				31
4.00 and 5.00	13	{ 50 to 200		( <sup>10</sup> )		32
		{ 100 to 500				33
		{ 125				34
		{ 150				35
		{ 50 and 100				36
5.00	13	{ 40 to 100				37
		{ 500 to 3,000				38

<sup>1</sup> Varying period.<sup>2</sup> Per week, unemployment benefit.<sup>3</sup> For relief of indigent members; no stated sum; not to exceed \$20 per month.<sup>4</sup> Shipwreck benefit; also 25 cents per week for tobacco to members in hospital.<sup>5</sup> Prior to January, 1907, \$300.<sup>6</sup> Per month, for six months in each year.<sup>7</sup> Not yet operative.

TABLE III.—CONTRIBUTIONS OF AND BENEFITS TO MEMBERS OF  
CONTRIBUTIONS—Concluded.

Fund number.	Name of organization.	For detailed description see page—	Entrance fee.	
			To union and fund.	To fund.
39	Lithographers' International Protective and Beneficial Association.	122	\$3.25 and \$50.00	\$3.25
40	Machine Printers' (Textile) Beneficial Association.....	123	5.00 to 10.00	
41	Machinists, International Association of.....	125	\$ .75 and 1.50	
42	Maintenance-of-Way Employees, International Brotherhood of.	126	2.00 and 3.00	
43	Marine Cooks and Stewards' Association, Atlantic Coast	128	2.50	
44	Marine Cooks and Stewards' Union, Great Lakes.....	130	5.00 to 25.00	
45	Marine Cooks and Stewards' Association, Pacific Coast.	131	5.00	
46	Marine Firemen's Union, Atlantic Coast.....	132	2.50	
47	Marine Firemen, Oilers, etc., Benevolent Association, Great Lakes.	133	25.00	
48	Marine Firemen, Oilers, etc., Union of the Pacific.....	135	25.00	
49	Meat Cutters and Butcher Workmen, Amalgamated...	136		
50	Metal Polishers, Buffers, Platers, and Brass Workers' International Union.	137	1.00	
51	Metal Workers' International Alliance, Amalgamated Sheet.	138		
52	Molders', Iron, Union.....	139	2.00	2.00
53	Painters, Decorators, and Paper Hangers, Brotherhood of.	141	\$1.00 and 5.00	.40 and 2.00
54	Pattern Makers' League.....	144		
55	Paving Cutters' Union.....	146	3.00 to 25.00	
56	Photo-Engravers' Union, International.....	147	12.00	
57	Piano and Organ Workers' Union, International.....	148	5.00	
58	Plasterers', Operative, International Association.....	150	1.00	
59	Plumbers, Gas Fitters, etc., United Association of Journeymen.	151	10.00	
60	Printing Pressmen's Union, International.....	152		
61	Quarry Workers' International Union.....	154	\$ .50 to 2.50	
62	Railway Employees, Street and Electric, Amalgamated Association of.	155	.25	
63	Railway Mail Association.....	156	2.00	2.00
64	Sailors' Union of the Pacific.....	158	5.00	
65	Seamen's Union, Atlantic Coast.....	159	2.50	
66	Seamen's Union, Lake.....	160	5.00	
67	Slate and Tile Roofers' Union, International.....	162	1.00	
68	Spinners' Union, International.....	163		
69	Steamboatmen of California, Bay and River.....	164	5.00	
70	Steam Shovel and Dredge Men, International Brotherhood of.	165	\$10.00 to 14.50	2.00
71	Stereotypers and Electrotypers' Union, International.....	168		
72	Stogie Makers' League, National.....	169	2.00	
73	Stonecutters', Journeymen, Association.....	170	1.25 to 12.50	
74	Stove Mounters and Steel Range Workers' International Union.	171	1.50	.50
75	Switchmen's Union.....	172		
76	Tailors', Journeymen, Union.....	174	\$1.00	
77	Telegraphers', Commercial, Union.....	175	3.00	1.00
78	Telegraphers, Railroad, Order of.....	177	1.75	1.00
79	Tobacco Workers' International Union.....	178	.65 <sup>6</sup>	
80	Trainmen, Railroad, Brotherhood of.....	180		
81	Typographers, German-American.....	182	5.00	
82	Typographical Union, International.....	184	\$2.00	
83	Weavers', Elastic Goring, Amalgamated Association.....	194		
84	Woodworkers', Amalgamated, International Union.....	195	( <sup>5</sup> )	( <sup>5</sup> )

<sup>1</sup> \$50 for nonunion alien applicants.

<sup>2</sup> For unattached members, \$5.

<sup>3</sup> For unattached members, \$12.

<sup>4</sup> Payment of arrears.

<sup>5</sup> And payment of arrears.

<sup>6</sup> For tool insurance, 1 per cent of valuation of tools.

<sup>7</sup> For provisional (unattached) members.

<sup>8</sup> Not reported.

## NATIONAL AND INTERNATIONAL LABOR UNION FUNDS—Concluded.

## CONTRIBUTIONS—Concluded.

Reinstatement fee.		Dues per year.		Per capita assessment for fiscal year.		Fund number.
To union and fund.	To fund.	To union and fund.	To fund.	To union and fund.	To fund.	
\$3. 25	\$3. 25	\$4. 00	.....		\$4. 50	39
.....	.....	\$6. 00 and 12. 00	.....			40
1. 50	.....	* 3. 00 and 6. 60	.....			41
.....	.....	4. 00	.....		\$6. 00 to 18. 00	42
(*)	.....	9. 00	.....	\$1. 00		43
(*)	.....	9. 00	.....			44
.....	.....	9. 00	.....			45
(*)	.....	9. 00	.....	1. 00		46
.....	.....	6. 00	.....			47
* 5. 00	.....	6. 00	.....			48
.....	.....	3. 60	\$0. 60			49
2. 00	.....	3. 00	. 60	1. 00		50
(*)	.....	2. 40	.....		1. 00	51
3. 25	1. 30	9. 36	4. 99	1. 00		52
. 50	. 20	3. 00 and 6. 00	\$1. 20 and 2. 40			53
.....	.....	.....	2. 04		(*) 1. 40	54
(*)	.....	9. 00	.....	1. 40		55
.....	.....	4. 80	.....	10. 00		56
.....	.....	6. 20	.....	(*)		57
5. 00	.....	10. 40	.....	. 50		58
1. 00	.....	1. 80	.....	1. 00		59
1. 00	.....	15. 60	.....			60
(*)	.....	1. 80 to 3. 00	.....	(*)		61
.....	.....	3. 00	.....			62
(*)	.....	1. 80	. 60	1. 00		63
.....	.....	2. 00	1. 00	12. 00	12. 00	64
.....	.....	9. 00	.....			65
(*)	.....	8. 40	.....			66
5. 00	.....	6. 00	.....			67
(*)	.....	1. 40	.....		(*)	68
(*)	.....	. 80	.....			69
.....	.....	9. 00	.....			70
.....	.....	12. 50 and 4. 00	.....			71
(*)	.....	3. 60	. 60	26. 00		72
2. 00	.....	2. 40	.....	2. 25	1. 25	73
.....	.....	3. 00	.....	1. 00		74
5. 00	.....	1. 80 and 5. 40	. 60 and 1. 20			75
.....	.....	4. 20 to 30. 00	6. 00 to 24. 00			76
3. 00	.....	5. 40	.....	. 50		77
3. 00	1. 00	7. 00 to 12. 60	3. 00 to 9. 60			78
.....	.....	5. 50	.....	1. 50	2. 40 to 7. 20	79
\$2. 00 and 2. 66 2/3	.....	3. 46 2/3	.....	\$10. 00 to 25. 00	9. 00 to 24. 00	80
.....	.....	2. 00	.....	(*)		81
.....	.....	10. 40 to 16. 00	.....	(*)		82
.....	.....	4. 80	12. 70	(*)		83
(*)	(*)	1. 20 and 2. 40	.....	(*)		84

\* One-half of the fee paid to the local branch.

\*\* Sufficient to raise required amount of death benefit.

\*\*\* For unattached members, \$25.

\*\*\*\* For unattached members, \$5 and \$3.

\*\*\*\*\* Or one-half of initiation fee charged by the local unions.

\*\*\*\*\* For unattached members.

\*\*\*\*\* Including \$1.80 for the Union Printers' Home.

\*\*\*\*\* A per capita assessment is levied to pay expenses of the association.

TABLE III.—CONTRIBUTIONS OF AND BENEFITS TO MEMBERS OF  
BENEFITS—Concluded.

Fund number.	Name of organization.	For detailed description see page
39	Lithographers' International Protective and Beneficial Association .....	122
40	Machine Printers' Beneficial Association .....	123
41	Machinists, International Association of .....	126
42	Maintenance-of-Way Employees, International Brotherhood of .....	126
43	Marine Cooks and Stewards' Association, Atlantic Coast .....	128
44	Marine Cooks and Stewards' Union, Great Lakes .....	130
45	Marine Cooks and Stewards' Association, Pacific Coast .....	131
46	Marine Firemen's Union, Atlantic Coast .....	132
47	Marine Firemen, Oilers, etc., Benevolent Association, Great Lakes .....	133
48	Marine Firemen, Oilers, etc., Union, of the Pacific .....	135
49	Meat Cutters and Butcher Workmen, Amalgamated .....	136
50	Metal Polishers, Buffers, Platers, and Brass Workers' International Union .....	137
51	Metal Workers' International Alliance, Amalgamated Sheet .....	138
52	Molders', Iron, Union .....	139
53	Painters, Decorators, and Paper Hangers, Brotherhood of .....	141
54	Pattern Makers' League .....	144
55	Paving Cutters' Union .....	146
56	Photo-Engravers' Union, International .....	147
57	Piano and Organ Workers' Union, International .....	148
58	Plasterers', Operative, International Association .....	150
59	Plumbers, Gas Fitters, etc., United Association of Journeymen .....	151
60	Printing Pressmen's Union, International .....	152
61	Quarry Workers' International Union .....	154
62	Railway Employees, Street and Electric, Amalgamated Association of .....	155
63	Railway Mail Association .....	156
64	Sailors' Union of the Pacific .....	158
65	Seamen's Union, Atlantic Coast .....	159
66	Seamen's Union, Lake .....	160
67	Slate and Tile Roofers' Union, International .....	162
68	Spinners' Union, International .....	163
69	Steamboatmen of California, Bay and River .....	164
70	Steam Shovel and Dredge Men, International Brotherhood of .....	165
71	Stereotypers and Electrotypers' Union, International .....	168
72	Stogie Makers' League, National .....	169
73	Stone Cutters', Journeymen, Association of .....	170
74	Stove Mounters and Steel Range Workers' International Union .....	171
75	Switchmen's Union .....	172
76	Tailors', Journeymen, Union .....	174
77	Telegraphers', Commercial, Union .....	175
78	Telegraphers', Railroad, Order of .....	177
79	Tobacco Workers' International Union .....	178
80	Trainmen, Railroad, Brotherhood of .....	180
81	Typography, German-American .....	182
82	Typographical Union, International .....	184
83	Weavers', Elastic Goring, Amalgamated Association .....	194
84	Wood Workers', Amalgamated, International Union .....	195

1 More or less, see page 124.

2 Not yet operative.

3 Shipwreck benefit; also 50 cents per week for tobacco to members in hospital.

4 Shipwreck benefit.

5 Shipwreck benefit; also 25 cents per week for tobacco to members in hospital.

6 Tobacco benefit; 25 cents per week to members in hospital.

7 For death of member's wife.

8 Amount determined by the general executive board.

## NATIONAL AND INTERNATIONAL LABOR UNION FUNDS—Concluded.

## BENEFITS—Concluded.

Benefits paid on account of—						Fund number.
Temporary disability.		Death.	Permanent disability.	Superannuation.	Other.	
Benefit per week.	Limit of period in one year (weeks).					
\$10.00	26	\$500 100 \$50 to 200 500 and 1,000 75 and 100 100 75	\$500 and \$1,000	*\$500 and \$1,000. 00		39 40 41 42 43 44 45 46
3.00	10	50 to 100 100 75 50 and 100 50 and 100 100			(*) \$ 50	47 48 49 50 51
5.25	13	100 to 200 25 to 200 25 and 50	100 to 200 25 to 200			52 53
4.00	13	50 to 400 100 75	(*)	* 12.00 and 16.00	10 \$25 to 150	54 55 56
5.00	10	50 to 300 75 to 400 50				57
5.00	13	100 75 and 100 50		* 300.00 to 500.00		58 59 60 61
15.00	52	100 3,000 75 50 75 100 150 75 100 60 100 100 100	100 1,000 and 3,000 300 50 to 300 150	(*)		62 63 64 65 66 67 68 69 70 71 72 73 74
		300 to 1,200 25 to 100 300 to 1,000 300 to 1,000	300 to 1,200			75 76 77 78
3.00	13	50 500 to 1,350 30 and 130 75 70 100 100	500 to 1,350			79 80
\$3.00 and 5.00	(11)	50 to 100	150 to 250		11 \$6 per week. 12 \$4 per week.	81 82 83 84

\* Per month for life; not yet operative.

10 Tool insurance.

11 \$5 per week for 50 weeks and \$3 per week for 50 weeks; \$3 per week for 100 weeks for partly beneficiary members.

12 Unemployment benefit not to exceed \$66 in any one year, and travel benefit not to exceed \$25 in any one year.

13 Unemployment benefit not to exceed 10 weeks in one year.



TABLE III.—TOTAL BENEFIT PAYMENTS BY NATIONAL AND INTER OF MEMBERS TO OR ON ACCOUNT

Fund number.	Name of organization.	For detailed description see page	Aggregate amount of benefits paid during year on account of—	
			Temporary disability.	Death.
1	Bakery and Confectionery Workers' International Union.....	52	\$4,767.02	\$600.00
2	Barbers', Journeymen, International Union.....	54	36,205.00	1,200.00
3	Bookbinders, International Brotherhood of.....	55		12,335.00
4	Boot and Shoe Workers' Union.....	56	78,624.41	4,050.00
5	Bricklayers and Masons' Unions, California State Conference of.....	58		11,875.00
6	Bricklayers and Masons' Unions, Colorado State Conference of.....	59		5,400.00
7	Bridge and Structural Iron Workers, International Association of.....	60		500.00
8	Carmen's, Railway, Mutual Aid Association, Brotherhood of.....	61		13,300.00
9	Carpenters and Joiners, Amalgamated Society of.....	62	222,091.91	250.00
10	Carpenters and Joiners, United Brotherhood of.....	67		29,973.52
11	Carvers', Wood, Association, International.....	69		17,875.00
12	Cigar Makers' International Union.....	70	162,905.82	197,215.57
13	Clerks', Retail, International Protective Association.....	73	1,910.00	131,425.00
14	Compressed Air Workers' Union, International.....	75	654.00	2,648.00
15	Conductors, Order of Railway.....	76		177,094.17
16	Electrical Workers, International Brotherhood of.....	81		15,890.00
17	Engineers, Amalgamated Society of.....	82	6,410.70	* 1,240.00
18	Engineers, Locomotive, Grand International Brotherhood of.....	89		4,525.30
19	Engineers, Locomotive, Mutual Life and Accident Insurance Association (Grand International Brotherhood).....	91		1,200.00
20	Firemen and Enginemen, Brotherhood of Locomotive.....	92		735,000.00
21	Firemen and Enginemen, Ladies' Society of the Brotherhood of Locomotive.....	95		8,500.00
22	Fishermen's Union, Alaska.....	96		2,502.00
23	Freight and Baggage-men, Railroad, Brotherhood of.....	97		360.00
24	Glass Bottle Blowers' Association.....	98		1,188,300.00
25	Glass Workers, Amalgamated Window.....	99		706,850.00
26	Glass Workers' International Association, Amalgamated.....	100		5,200.00
27	Granite Cutters' International Association.....	101		
28	Grinders', Table Knife, National Union.....	103		796.55
29	Hatters, United.....	104		(*)
30	Hod Carriers and Building Laborers' Union, International.....	105		200.00
31	Hotel and Restaurant Employees' International Alliance and Bartenders' International League.....	106		47,885.20
32	Iron, Steel, and Tin Workers, Amalgamated Association of.....	107		19,530.50
33	Jewelry Workers' Union, International.....	108	6,000.00	796.55
34	Laborers' Union, International.....	110		54,552.08
35	Lace Operators, Chartered Society of Amalgamated.....	112		1,350.00
36	Leathers' International Union, Wood, Wire and Metal.....	113		3,700.00
37	Leather Workers on Horse Goods, United Brotherhood of.....	114	12,255.00	2,812.75
38	Letter Carriers' Mutual Benefit Association of the National Association of Letter Carriers.....	116		156,252.17

\* For death of members' wives.

† Unemployment benefit, \$461,945; travel benefit, \$2,089.90; tool insurance benefit, \$16,520.66; and donation benefit, \$19,948.79.

‡ Not reported.

§ Unemployment benefit, 4,595; travel benefit, 1,366, and donation benefit, 1,975; number receiving tool insurance benefit not reported.

¶ Tool insurance benefit.

‡ For death of dependent widowed mothers of members.

† Unemployment benefit.

## NATIONAL LABOR UNION FUNDS DURING THE YEAR, AND NUMBER OF WHOM PAYMENTS WERE MADE.

Aggregate amount of benefits paid during year on account of—				Number of members for whom benefits were paid during year.					Fund number.
Permanent disability.	Superannuation.	Other.	Total.	Temporary disability.	Death.	Permanent disability.	Superannuation.	Other.	
			\$5,567.02	158	{ 6 14 }				1
			48,540.00	1,367	{ 116 81 }				2
			4,050.00		{ 152 27 }				3
			90,499.41	2,000	{ 5 132 }				4
			5,400.00		{ 5 132 }				5
			500.00		{ 132 1 }				6
			13,200.00		{ 1 595 }				7
			250.00		{ 1315 1315 }				8
\$15,425.00	\$180,814.70	* \$500,504.35	956,684.48	(*)	{ 66 1646 }	60	1,818	* 7,936	9
19,500.00		* 458.72	248,140.57		{ 19 404 }	66		* 54	10
		* 23,911.00	3,106.72		{ 1147 31 }	3		* 2,515	11
1,300.00			372,330.99	7,656	{ 47 12 }				12
			6,435.30	91	{ 392 85 }				13
			1,854.00	* 19	{ 46 112 }	46		* 191	14
92,000.00		* 36,560.50	863,560.50		{ 2 118 }	2	118	* 314	15
			8,500.00		{ 58 91 }				16
1,200.00	17,803.95	* 2,843.73	31,620.38	565	{ 112 536 }				17
		* 36,720.00	36,720.00		{ 58 91 }	58			18
139,200.00			1,327,500.00		{ 487 24 }	91			19
144,500.00			851,350.00		{ 3 4 }				20
			5,200.00		{ 94 67 }				21
		* 551.40	776.40		{ 11 133 }			* 12	22
			200.00		{ 4 192 }				23
			47,885.20		{ 18 395 }				24
			19,530.50		{ 55 20 }				25
			796.55		{ 28 15 }				26
	(*)		(*)		{ 5 17 }		172		27
			200.00		{ 40 31 }				28
			54,552.08		{ 63 55 }				29
			* 1,350.00		{ 20 28 }				30
			19,760.00		{ 5 17 }				31
			5,500.00		{ 40 31 }				32
			7,000.00	470	{ 63 55 }				33
			2,925.00		{ 5 17 }				34
			1,600.00		{ 40 31 }				35
			3,700.00		{ 63 55 }				36
			14,567.75	508	{ 5 17 }				37
			156,252.17		{ 63 55 }				38

\* For 4 months of fiscal year; discontinued.

\* Relief to members not otherwise provided for.

\* Unemployment benefit, \$2,955.48; travel benefit, \$53.25; benevolences, \$335.

\* Unemployment benefit, 298; travel benefit, 16; number receiving benevolences not reported.

\* For indigent members.

\* Includes \$360 for shipwreck benefit, and \$191.40 for tobacco benefit.

\* Shipwreck benefit; number receiving tobacco benefit not reported.

\* For 6 months of the fiscal year

TABLE III.—TOTAL BENEFIT PAYMENTS BY NATIONAL AND INTER-OF MEMBERS TO OR ON ACCOUNT OF

Fund number.	Name of organization.	For detailed description see page	Aggregate amount of benefits paid during year on account of—	
			Temporary disability.	Death.
39	Lithographers' International Protective and Beneficial Association.	122		\$10,000.00
40	Machine Printers' Beneficial Association.	123	\$300.00	840.00
41	Machinists, International Association of.	125		38,700.00
42	Maintenance-of-Way Employees, International Brotherhood of.	126		11,000.00
43	Marine Cooks and Stewards' Association, Atlantic Coast.	128		150.00
44	Marine Cooks and Stewards' Union, Great Lakes.	130		850.00
45	Marine Cooks and Stewards' Association, Pacific Coast.	131		300.00
46	Marine Firemen's Union, Atlantic Coast.	132		325.00
47	Marine Firemen, Oilers, etc., Benevolent Association, Great Lakes.	133	3,219.00	3,133.50
48	Marine Firemen, Oilers, etc., Union of the Pacific.	135		1,500.00
49	Meat Cutters and Butcher Workmen, Amalgamated.	136		2,150.00
50	Metal Polishers, Buffers, Platers, and Brass Workers' International Union.	137		4,700.00
51	Metal Workers' International Alliance, Amalgamated Sheet.	138		9,000.00
52	Molders', Iron, Union.	139	172,578.00	56,800.00
53	Painters, Decorators, and Paper Hangers, Brotherhood of.	141		50,763.00
54	Pattern Makers' League.	144	6,913.10	77,625.00
55	Paving Cutters' Union.	146		1,100.00
56	Photo-Engravers' Union, International.	147		1,125.10
57	Piano and Organ Workers' Union, International.	148	7,378.66	1,050.00
58	Plasterers', Operative, International Association.	150		4,000.00
59	Plumbers, Gas Fitters, etc., United Association of Journeymen.	151	29,475.00	7,880.00
60	Printing Pressmen's Union, International.	152		7,000.00
61	Quarry Workers' International Union.	154		6,500.00
62	Railway Employees, Street and Electric, Amalgamated Association of.	155		12,145.00
63	Railway Mail Association.	156	77,243.62	1,600.00
64	Sailors' Union of the Pacific.	158		48,000.00
65	Seamen's Union, Atlantic Coast.	159		2,223.60
66	Seamen's Union, Lake.	160		1,000.00
67	Slate and Tile Roofers' Union, International.	162		3,910.62
68	Spinners' Union, International.	163		1,200.00
69	Steamboatmen of California, Bay and River.	164		(14)
70	Steam Shovel and Dredge Men, International Brotherhood of.	165		225.00
71	Stereotypers and Electrotypers' Union, International.	168		700.00
72	Stogie Makers' League, National.	169		2,340.00
73	Stonecutters', Journeymen, Association.	170		900.00
74	Stove Mounters and Steel Range Workers' International Union.	171		13,600.00
75	Switchmen's Union.	172		2,200.00
76	Tailors', Journeymen, Union.	174		149,175.00
77	Telegraphers', Commercial, Union.	175		10,021.00
78	Telegraphers', Railroad, Order of.	177		2,400.00
79	Tobacco Workers' International Union.	178	(9)	71,181.47
80	Trainmen, Railroad, Brotherhood of.	180		(9)
81	Typographers, German-American.	182	3,829.45	1,146,448.96
82	Typographical Union, International.	184		2,310.00
83	Weavers', Elastic Goring, Amalgamated Association.	194		7,300.00
84	Woodworkers', Amalgamated, International Union.	196		39,270.00
				100.00
				5,625.00

<sup>1</sup> Not yet operative.<sup>2</sup> Shipwreck benefit.<sup>3</sup> \$963.65 for shipwreck benefit and \$496.50 for tobacco benefit.<sup>4</sup> 20 members receiving shipwreck benefit and 38 receiving tobacco benefit.<sup>5</sup> \$900 for shipwreck benefit and \$122.20 for tobacco benefit.<sup>6</sup> Shipwreck benefit; number receiving tobacco benefit not reported.<sup>7</sup> For death of members' wives.<sup>8</sup> Tool insurance benefit.<sup>9</sup> Not reported.<sup>10</sup> \$3,790 for shipwreck benefit and \$1,287.75 for tobacco benefit.

## NATIONAL LABOR UNION FUNDS DURING THE YEAR, AND NUMBER WHOM PAYMENTS WERE MADE—Concluded.

Aggregate amount of benefits paid during year on account of—				Number of members for whom benefits were paid during year.					Fund number.
Permanent disability.	Superannuation.	Other.	Total.	Temporary disability.	Death.	Permanent disability.	Superannuation.	Other.	
			\$10,000.00		20				39
			1,140.00	6	7				40
	(1)		35,700.00		309				41
			11,000.00		11				42
		\$150.00	300.00		2			\$6	43
		\$390.00	1,240.00		10			\$13	44
		\$1,460.15	1,780.15		4			\$58	45
		\$225.00	550.00		5			\$10	46
			6,352.50	250	32				47
		\$1,022.20	2,522.20		20			\$18	48
			2,150.00		24				49
			4,700.00		53				50
			9,000.00		90				51
\$3,250.00			237,628.00	7,486	435	56			52
5,250.00			63,638.00		408	36			53
	(1)	\$3,597.88	11,610.98	306	22			(9)	54
			1,125.10		14				55
			1,050.00		14				56
			12,258.66	366	56				57
	(1)		7,000.00		140				58
			35,975.00	(9)	65				59
			12,145.00		137				60
800.00	(1)		1,600.00		32				61
2,000.00			13,100.00		123	8			62
			127,243.62	871	16	2			63
		\$5,077.75	7,301.35		35			\$77	64
		\$1,206.05	2,206.05		20			\$35	65
		\$3,236.30	7,145.92		53			\$76	66
(14)			1,200.00		12				67
			(14)		(14)	(14)			68
			225.00		3				69
			700.00		7				70
			2,240.00		39				71
			800.00		9				72
			13,600.00		136				73
			2,200.00		22				74
(14)			149,175.00		122	29			75
			10,021.00		150				76
			2,400.00		5				77
			71,181.47		121				78
			(8)	572	39				79
255,100.00		\$270,000.00	1,671,648.96		937	201		\$212	80
		\$3,906.60	10,346.05	118	17			\$99	81
	(20)		39,270.00		561				82
			100.00		1				83
250.00			5,875.00		64	1			84

<sup>11</sup> \$875 for shipwreck benefit and \$331.05 donations to members in hospital.

<sup>12</sup> Shipwreck benefit; number in hospitals receiving donations not reported.

<sup>13</sup> \$2,276.25 for shipwreck benefit and \$960.05 donations to members in hospital.

<sup>14</sup> None paid during year.

<sup>15</sup> Including permanent disability benefit which could not be separated.

<sup>16</sup> Included in death benefit.

<sup>17</sup> Benevolent grants.

<sup>18</sup> \$3,802 for unemployment benefit and \$104.60 travel benefit.

<sup>19</sup> 84 members receiving unemployment benefit and 15 receiving travel benefit.

<sup>20</sup> Benefit established after the close of fiscal year.

## DESCRIPTION OF INDIVIDUAL FUNDS.

**BAKERY AND CONFECTIONERY WORKERS' INTERNATIONAL  
UNION OF AMERICA.**

This union was organized in 1886; it is not incorporated. There are 215 local branches in the union. A sick and death benefit fund was instituted in 1895, which is separately organized, but not incorporated. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The members of the local unions organize within the local bodies branches of the benefit fund. The general treasurer of the international, who is ex officio general secretary-treasurer of the benefit fund, and the branch secretaries and trustees administer the benefit fund. The general treasurer is elected biennially by vote of the general membership, and the branch secretaries and trustees are elected semiannually by vote of members of the local union. The first-named officer is bonded in the sum of \$1,000 for the benefit fund and \$10,000 for the union fund. The branch secretaries are each bonded according to the membership of the branch. The funds are deposited in bank, and disbursements are made only on checks signed by the general president and the general secretary. The accounts of the local branches are audited quarterly by the trustees of the local branches, and the accounts of the secretary-treasurer are audited semiannually by an expert accountant. The secretaries of the local branches and the general secretary-treasurer of the benefit fund pass upon all claims for benefit. Appeals from the decisions of these officers may be taken to the general executive board; then to the convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the benefit fund is optional with members of the union, but no member who is under 18 or over 50 years of age is eligible; a medical examination is also required. Members obtaining withdrawal cards from the union may retain membership in the benefit fund by paying the dues thereof.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the union is \$1, and to the benefit fund \$2; the reinstatement fee is \$1 to the union and \$2 to the benefit fund. The dues are \$3.60 per annum to the union and \$6 per annum to the benefit fund. The dues to the union are paid monthly; the dues to the benefit fund are paid quarterly, in advance, through the local branches. In 1904 there was levied an assessment of \$2 per member, and in 1906 one assessment of \$1 per member, for the general fund of the union. A charter fee of \$10 is charged to local branches of the union. As a supplementary income of the benefit fund, \$368.10 was received as interest during the fiscal year. If members become three months in arrears to the

benefit fund, they are suspended from benefit for 30 days; if in arrears for six months, they are dropped from the roll, but may be readmitted as new members. If a member of the benefit fund is in arrears to the union for two months, he is suspended from sick and death benefits until arrears are paid.

**TEMPORARY DISABILITY BENEFIT.**—A member of the benefit fund becoming sick or disabled is entitled to receive a benefit payment of \$6 per week, not to exceed 26 weeks in one calendar year, but is not allowed to receive more than \$600 during his membership in the union. No payment is made for sickness of less than seven days' duration. A membership of six months in the benefit fund is necessary to entitle a member to benefit. A visiting committee is appointed to visit sick members and report to the union; also a doctor's certificate is required to be furnished by the sick member. Sick members are permitted to leave the house only during certain hours of the day. A refusal to receive the visiting committee causes the forfeiture of the right to benefit. Members also forfeit their right to benefit by false statements in their application for membership in the fund, or if found guilty of doing anything detrimental to the interests of the union. There were 158 members who received temporary disability benefit during the fiscal year; the number of days of benefit was 5,608. The total expenditure for temporary disability benefits during the fiscal year was \$4,767.02.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a deceased member, the amount being governed by the length of membership in the benefit fund, as follows: Highest class, membership of 10 years and over, \$150; second class, membership of 1 year and under 10 years, \$100; third class, membership of 6 months and under 1 year, \$50.

A funeral benefit is also paid to a member on the death of his wife, the amount being governed by the length of his membership in the benefit fund, as follows: Membership of 10 years and over, \$75; membership of 1 year and under 10 years, \$50; membership of 6 months and under 1 year, \$25.

A membership of six months in the benefit fund is necessary for a member to become entitled to benefit. Members forfeit their right to benefit by false statements in application for membership in the benefit fund, or by being found guilty of conduct detrimental to the interests of the union. Claims for benefit become payable immediately on receipt of proof of death; one day is all that is usually required to settle a claim. There were six claims for death of members paid during the year, at a total cost of \$600, and four claims for death of members' wives paid during the year, at a total cost of \$200. The total expenditure for all death claims during the fiscal year was \$800.

**JOURNEYMEN BARBERS' INTERNATIONAL UNION OF AMERICA.**

This international union was organized in 1887; it is not incorporated. A sick benefit for members was instituted in 1891, and a death benefit for members in 1894. There are 559 local branches of the union in the United States, 1 in Porto Rico, and 21 in Canada; all the local branches participate in the central benefit fund. The office of the union is located at Indianapolis, Ind. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds are administered by the general secretary-treasurer, who is elected every five years by ballot at the convention, and he is bonded in the sum of \$50,000. All funds above \$50,000 are deposited in bank to the credit of the general executive board and can not be withdrawn except by written consent of the general executive board, countersigned by the general secretary-treasurer. On the 1st of June in each year the general president requests each of three locals within 50 miles of the central office to elect a member of a committee to audit the books of the general secretary-treasurer. In convention years the books of the secretary-treasurer are audited by a committee at the convention. The visiting committee, the president, and the secretary of the local union, and the secretary-treasurer of the international union pass upon all claims for benefits. Members or other beneficiaries who consider themselves insufficiently compensated or otherwise unfairly treated may appeal to the general executive board, and, if still not satisfied, then to referendum vote.

**CONDITIONS OF MEMBERSHIP.**—Members to be admitted to the benefit fund must be in good physical condition and not under 18 nor over 50 years of age. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 per member, which is credited to the benefit fund, and the reinstatement fee is \$3. The annual dues are \$4.20 for beneficiary members, \$1.80 of which is credited to the benefit fund; the annual dues for nonbeneficiary members are \$3, \$1.29 of which is credited to the benefit fund. Dues are paid monthly, in advance, through the local organization. Assessments may be levied by the general executive board when authorized by a referendum vote of the members. There have been no assessments during the last five years. A charter fee of \$15 is charged to all new locals. A member is not entitled to benefits if his dues are not paid in advance; but such member, becoming ill, is not suspended for nonpayment of dues while ill, and if illness continues for more than 30 days, he is exempt from payment of dues during such illness. Members are suspended when \$1.20 in arrears, and if reinstated become beneficiaries the same as new members. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—Beneficiary members when ill 14 days or longer are entitled to sick benefit of \$5 per week, not to exceed 16 weeks in any one year, payments being made from eighth day of illness. A membership of six months is required to entitle a member to this benefit. Local unions may arrange for visiting committees of three members to visit sick members three times each week. A weekly certificate of the attending physician of a sick member is required. No restriction is placed on the actions of a member while sick other than that he is forbidden to work at his trade. Any member who is thrown out of employment by reason of a contagious disease in his household, or who is quarantined on account of exposure to a contagious disease, is regarded as being a sick member and is paid benefits accordingly. Members forfeit their right to benefit when disability is caused by intemperance, debauchery, or immoral conduct. Members who have exhausted the maximum period of benefit payments retain their membership but are not entitled to further benefit during the year. There were 1,367 members who received benefits during the year, and there were 1,436 cases of benefits. The aggregate number of days of benefits paid during the year was 50,547, and the total amount of benefits paid was \$36,205.

**DEATH BENEFIT.**—A death benefit is paid to the heirs of deceased members, the amount being governed by the length of membership, as follows: Membership of 15 years and over, \$500; membership of 10 and under 15 years, \$350; membership of 5 and under 10 years, \$200; membership of 2 and under 5 years, \$100; membership of 1 and under 2 years, \$75; membership of 6 months and under 1 year, \$60.

A membership of six months is required to establish title to benefits. The right to benefit is forfeited when death is caused by intemperance, debauchery, or immoral conduct. All claims, when proof of death is received on or after the 28th day of the month and before the 13th day of the succeeding month, are paid on the 15th day of the month; when received on or after the 13th day and before the 28th day of the month they are paid on the last day of the month.

There were 116 claims for death of members paid during the fiscal year, amounting to \$12,335.

#### **INTERNATIONAL BROTHERHOOD OF BOOKBINDERS.**

This brotherhood was organized in 1892, prior to which date some of the local unions of bookbinders were under the International Typographical Union. The brotherhood is not an incorporated body. A death benefit for members was instituted in 1897. The benefit fund is not separately organized. There are 145 local organizations in the brotherhood—136 in the United States and 9 in Canada. The office is located at New York, N. Y. The data here given are for the fiscal year ending April 30, 1906.



**ADMINISTRATION.**—The benefit funds of the brotherhood are administered by the general president, general secretary, general treasurer, and the general executive council. These officers are elected by the delegates at the biennial convention of the brotherhood. The general secretary and the general treasurer are each bonded for \$5,000. The accounts of the general secretary and of the general treasurer are audited at the biennial convention. The funds are deposited in bank by the treasurer in the name of the brotherhood; disbursements are made on orders signed by the general president and the general secretary. The general president and the general secretary of the brotherhood pass upon all claims for death benefits. Members or beneficiaries who consider themselves unfairly treated or insufficiently compensated may appeal to the general executive council, and if still not satisfied, to the biennial convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the brotherhood carries with it full right to participation in the benefit feature, and is not restricted by sex.

**FEES, DUES, AND ASSESSMENTS.**—There is no charge for entrance fee into the brotherhood, such fee being paid to and retained by the local organization. The annual dues are \$4.60 for males and \$2.74 for females; 60 cents of the annual dues of members is credited to the funeral fund. Dues are paid quarterly through the local organizations. An assessment of 25 cents a week for trade purposes may be levied by the general executive council when deemed necessary; there were 13 such assessments levied in 1902 and 4 in 1904. A charter fee of \$10 is charged to locals composed of males; no fee is charged to locals composed of females. Members three months in arrears are suspended from benefits. Suspended members, on being reinstated, must pay to the brotherhood for the funeral fund 15 cents for each quarter for which they were suspended. There is no system of refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—A funeral benefit of \$50 is paid for death. Claims for death benefit become payable 30 days after proof of death, but ordinarily only 10 days are required to settle a claim. The right to benefit is forfeited by forfeiture of membership in the brotherhood. During 11 months of the fiscal year 81 claims for death benefit, amounting to \$4,050, were paid. Owing to change of the fiscal year, a statement could not be obtained for the full year.

#### **BOOT AND SHOE WORKERS' UNION.**

This union was organized in 1895; it is not incorporated. Temporary disability benefits and death benefits for members were instituted in 1900; the benefit fund is not separately organized. There are 275 local organizations in the union—250 in the United States

and 25 in Canada. The office is located in Boston, Mass. The data here given are for the fiscal year ending May 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general executive board, consisting of the general president, general vice-president, general secretary-treasurer, and eight other members, not more than three of whom shall be from the same State or Province. These officers are elected by popular vote for a term of two years. The general secretary-treasurer is bonded in the sum of \$10,000. The funds of the union are deposited in bank, not more than \$10,000 in any one bank; disbursements are made on checks signed by three members of the general executive board and countersigned by the secretary-treasurer. The accounts are audited annually by the general auditors and an expert accountant. The local executive board and the general executive board pass upon all claims for benefits. Appeals may be taken to the annual convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The part of the entrance fee paid to the national body is 66 $\frac{2}{3}$  cents. The reinstatement fee is \$2 for the first reinstatement and \$5 for all subsequent reinstatements, together with all arrears. The dues are \$8.66 $\frac{2}{3}$  per annum, paid weekly, in advance, through the local organization. The revenue of the union is two-thirds of the receipts of the local organizations from entrance fees, dues, and fines levied by the central body and all of the receipts from general assessments. One-third of all receipts is placed in the benefit fund until the amount in the fund is equal to \$1 per member; all claims paid from the benefit fund during the month are reimbursed to the fund from the general fund. No assessments have been levied during the past five years. Members are relieved from the payment of contributions when disabled or while in receipt of benefits. Members are suspended from benefits when eight weeks in arrears; if reinstated they become entitled to benefits the same as new members.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 is paid to members of the fund for thirteen weeks in any one year while sick. No payment is made for the first seven days of sickness. If at the time of admission into the union members are afflicted with any chronic disease or are over 60 years of age they are paid only one-half benefits. Female members are not entitled to benefits three weeks before and five weeks after confinement. A membership of six months is required for a member to become entitled to benefits. A committee of three members of the local organization separately visit the sick member and make separate reports to the local executive board. Members are forbidden to visit saloons while in receipt of sick benefits. Members forfeit their right to benefits if illness is caused by debauchery, intemperance, or immoral conduct, or if

**ADMINISTRATION.**—The benefit funds of the brotherhood are administered by the general president, general secretary, general treasurer, and the general executive council. These officers are elected by the delegates at the biennial convention of the brotherhood. The general secretary and the general treasurer are each bonded for \$5,000. The accounts of the general secretary and of the general treasurer are audited at the biennial convention. The funds are deposited in bank by the treasurer in the name of the brotherhood; disbursements are made on orders signed by the general president and the general secretary. The general president and the general secretary of the brotherhood pass upon all claims for death benefits. Members or beneficiaries who consider themselves unfairly treated or insufficiently compensated may appeal to the general executive council, and if still not satisfied, to the biennial convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the brotherhood carries with it full right to participation in the benefit feature, and is not restricted by sex.

**FEES, DUES, AND ASSESSMENTS.**—There is no charge for entrance fee into the brotherhood, such fee being paid to and retained by the local organization. The annual dues are \$4.60 for males and \$2.74 for females; 60 cents of the annual dues of members is credited to the funeral fund. Dues are paid quarterly through the local organizations. An assessment of 25 cents a week for trade purposes may be levied by the general executive council when deemed necessary; there were 13 such assessments levied in 1902 and 4 in 1904. A charter fee of \$10 is charged to locals composed of males; no fee is charged to locals composed of females. Members three months in arrears are suspended from benefits. Suspended members, on being reinstated, must pay to the brotherhood for the funeral fund 15 cents for each quarter for which they were suspended. There is no system of refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—A funeral benefit of \$50 is paid for death. Claims for death benefit become payable 30 days after proof of death, but ordinarily only 10 days are required to settle a claim. The right to benefit is forfeited by forfeiture of membership in the brotherhood. During 11 months of the fiscal year 81 claims for death benefit, amounting to \$4,050, were paid. Owing to change of the fiscal year, a statement could not be obtained for the full year.

#### **BOOT AND SHOE WORKERS' UNION.**

This union was organized in 1895; it is not incorporated. Temporary disability benefits and death benefits for members were instituted in 1900; the benefit fund is not separately organized. There are 275 local organizations in the union—250 in the United States

and 25 in Canada. The office is located in Boston, Mass. The data here given are for the fiscal year ending May 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general executive board, consisting of the general president, general vice-president, general secretary-treasurer, and eight other members, not more than three of whom shall be from the same State or Province. These officers are elected by popular vote for a term of two years. The general secretary-treasurer is bonded in the sum of \$10,000. The funds of the union are deposited in bank, not more than \$10,000 in any one bank; disbursements are made on checks signed by three members of the general executive board and countersigned by the secretary-treasurer. The accounts are audited annually by the general auditors and an expert accountant. The local executive board and the general executive board pass upon all claims for benefits. Appeals may be taken to the annual convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The part of the entrance fee paid to the national body is 66 $\frac{2}{3}$  cents. The reinstatement fee is \$2 for the first reinstatement and \$5 for all subsequent reinstatements, together with all arrears. The dues are \$8.66 $\frac{2}{3}$  per annum, paid weekly, in advance, through the local organization. The revenue of the union is two-thirds of the receipts of the local organizations from entrance fees, dues, and fines levied by the central body and all of the receipts from general assessments. One-third of all receipts is placed in the benefit fund until the amount in the fund is equal to \$1 per member; all claims paid from the benefit fund during the month are reimbursed to the fund from the general fund. No assessments have been levied during the past five years. Members are relieved from the payment of contributions when disabled or while in receipt of benefits. Members are suspended from benefits when eight weeks in arrears; if reinstated they become entitled to benefits the same as new members.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 is paid to members of the fund for thirteen weeks in any one year while sick. No payment is made for the first seven days of sickness. If at the time of admission into the union members are afflicted with any chronic disease or are over 60 years of age they are paid only one-half benefits. Female members are not entitled to benefits three weeks before and five weeks after confinement. A membership of six months is required for a member to become entitled to benefits. A committee of three members of the local organization separately visit the sick member and make separate reports to the local executive board. Members are forbidden to visit saloons while in receipt of sick benefits. Members forfeit their right to benefits if illness is caused by debauchery, intemperance, or immoral conduct, or if

it resulted from military service or occurred while absent from the United States or Canada. There were, approximately, 2,000 members who received sick or disability benefits during the fiscal year, and 2,749 cases of disability. The aggregate number of days of disability paid for during the fiscal year was 139,024, and the total expenditure for temporary disability benefits for the fiscal year was \$78,624.41.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the union, as follows: Highest class, membership of two years and over, \$100; second class, membership of six months and under two years, \$50; if at time of admission to the union members are over 60 years of age or afflicted with a chronic disease, one-half benefits.

A membership of six months is required to establish title to any benefit. Claims for benefit become payable immediately on receipt of proof of death, only a few days being usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 152 claims for death benefit paid during the fiscal year, amounting to \$11,875.

#### **CALIFORNIA STATE CONFERENCE OF THE BRICKLAYERS AND MASONS' INTERNATIONAL UNION.**

This conference is composed of the local organizations of the Bricklayers and Masons' International Union located in the State of California. The state conference was organized in 1903; it is not incorporated. A death benefit for members was instituted in 1903. The central office is located at Los Angeles, Cal. The data here given are for the fiscal year ending December 31, 1907.

**ADMINISTRATION.**—The benefit funds are administered by the president, vice-president, and secretary-treasurer. These officers are elected by secret ballot at the annual conference. The secretary-treasurer is bonded in the sum of \$500. The funds are deposited in bank subject to check signed by the secretary-treasurer. The accounts are audited quarterly by the auditing committee. The financial secretary of the local union and the president, vice-president, and secretary-treasurer of the state conference pass upon all claims for benefits, the decisions of these officers being final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the local organization of the state conference entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—No entrance fee is charged to members of locals by the state conference. The dues of members to the state conference are 40 cents per year, paid quarterly in advance through the local organization. On the death of a member

a pro rata assessment is levied on members to raise an amount sufficient to pay the death benefit. There were 11 such assessments in 1904, 18 in 1905, 24 in 1906, and 27 in 1907. The bad standing of members is regulated entirely by the local organizations, and the lapse of membership in the local organization terminates membership in the state conference. There is no provision for refunding contributions to members who leave the conference.

**DEATH BENEFIT.**—On the death of a member in good standing in a local organization a death benefit of \$200 is paid to the heirs of the deceased member. Claims for benefit become payable immediately on receipt of proof of death; one day is ordinarily required to settle a claim. The right to benefit is forfeited by forfeiture of membership in the local organization. There were 27 claims for death benefit paid during the year, amounting to \$5,400.

#### **COLORADO STATE CONFERENCE OF THE BRICKLAYERS AND MASONS' INTERNATIONAL UNION.**

This conference was organized in 1899; it is not incorporated. A death benefit for members was instituted in 1902; the benefit fund is not separately organized. The conference, whose jurisdiction is limited to the State, is composed of seven local organizations. The central office is located in Denver, Colo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The benefit funds are administered by the secretary-treasurer. This officer is elected by secret ballot at the annual convention and is bonded in the sum of \$500. The accounts are audited semiannually by the executive committee. The financial secretary of the local union and the executive committee of the state conference pass upon claims for benefits. Appeals may be taken to the state conference.

**CONDITIONS OF MEMBERSHIP.**—Membership in a local organization entitles a member to participate in the conference benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee paid to the conference for members of a local union, the fee being paid to and retained by the local organization; but eligible persons working outside the jurisdiction of any local organization pay an entrance fee of \$25 to the general fund of the state conference. The dues are \$1 per annum, paid quarterly through the local organization. A per capita assessment is levied on the membership at the death of a member. There were three such assessments levied in 1902, four in each of the years 1903, 1904, and 1905, and five in 1906.

**DEATH BENEFIT.**—On the death of a member a death benefit of \$100 is paid. Members are entitled to the benefit immediately on becoming members of the fund. Claims for benefits are paid as soon as proof of death is received; 10 days are ordinarily required to settle

a claim. Members forfeit their right to benefit when death is caused by intemperance or immoral conduct. Five claims for death benefit were paid during the fiscal year, at an expenditure of \$500.

#### **INTERNATIONAL ASSOCIATION OF BRIDGE AND STRUCTURAL IRON WORKERS.**

This international association was organized in 1896; it is not incorporated. A death benefit for members was instituted in 1902; the benefit fund is not separately organized. There are 73 local organizations—66 in the United States and 7 in Canada. The central office is located at Indianapolis, Ind. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the secretary-treasurer and the executive board, consisting of the president, first and second vice-presidents, and four other members. These officers are elected by secret ballot at the annual convention. The president is bonded for \$2,500 and the secretary-treasurer for \$5,000. The funds are deposited in bank; checks are signed by the president and the secretary-treasurer. The accounts are audited quarterly by a committee appointed by the president. The president and the secretary of the local union and the secretary-treasurer of the international union pass upon claims for benefits; appeals from the decisions of these officers may be taken, first, to the general executive board, second, to the convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the local organization is \$25, 50 cents of which is paid to the international body; general (unattached) members pay to the international body \$5 as entrance fee, and on becoming members of a local organization pay to the local body \$20 as entrance fee. The annual dues to the central body are \$9 for general members and \$4.80 for members of local organizations. Whenever the funds of the international body are \$1,000 or less the general executive board is authorized to levy an assessment of 25 cents on each member. An additional assessment may be made for organization purposes. A charter fee of \$15 is charged to new local organizations. Members are suspended from benefits when 30 days in arrears.

**DEATH BENEFIT.**—On the death of a member \$100 is paid as a death benefit. A membership of six months is required to establish title to the benefit. Claims become payable immediately on receipt of proof of death; two weeks are ordinarily required to settle a claim. There were 132 claims for death benefit paid during the fiscal year, amounting to \$13,200.

**BROTHERHOOD OF RAILWAY CARMEN'S MUTUAL AID ASSOCIATION OF AMERICA.**

The Brotherhood of Railway Carmen of America is a consolidation of earlier railway employees' organizations. It was organized September 9, 1890, and is an unincorporated body.

The membership of the union consists of car builders, car inspectors, car repairers, car oilers, coach cleaners, air-brake men, planing-mill men, bench carpenters, locomotive carpenters, tank-truck repairers, locomotive painters and helpers, painters, tinner, upholsterers, axle-lathe men, wheel borers, wheel-press men, bolt cutters, nut tappers, and pipe fitters and helpers employed in the car department, and blacksmiths and blacksmiths' helpers who work on car work only.

Under the auspices of the brotherhood there is a separate organization, formed in 1891, known as the Brotherhood of Railway Carmen's Mutual Aid Association, for the purpose of providing for permanently disabled members and rendering aid and assistance to heirs of deceased members. This fund is not incorporated. The central body of the Brotherhood of Railway Carmen has no insurance benefit; the benefits are carried by the Mutual Aid Association. There are 484 subordinate lodges, of which 452 are in the United States and 32 are in Canada. Subordinate lodges participating in the mutual-aid funds number 106. The headquarters are located at Kansas City, Mo. The data here given are for the fiscal year ending September 1, 1906.

**ADMINISTRATION.**—The officers and boards administering the disability and death funds consist of president, vice-president, secretary-treasurer, and executive board. The constitution provides that the officers of the labor organization shall be the officers of the Mutual Aid Association (provided they are members or will become members at once). They are elected by ballot at the biennial convention of the labor organization. The secretary-treasurer of the grand lodge is bonded in the sum of \$25,000, which covers his responsibilities as secretary-treasurer of the Mutual Aid Association as well. The editor of the journal of the organization countersigns the checks drawn by the secretary-treasurer. The president, secretary-treasurer, and executive board pass upon all claims for benefits. If the members or beneficiaries consider themselves insufficiently compensated or otherwise unfairly treated they may appeal, within 30 days, to the grand lodge. The accounts are audited semiannually by the executive board.

**CONDITIONS OF MEMBERSHIP.**—Any male white person between 17 and 60 years of age, in good standing in a lodge of the Brotherhood of Railway Carmen, who shall pass the physical examination conducted by the insurance agent of the subordinate lodge, is eligible to membership in the aid association. Membership in association ceases when membership in brotherhood is forfeited.



**FEES, DUES, AND ASSESSMENTS.**—The membership fee for all classes is \$1.50, accompanied by one assessment, payable at the time the application for membership is made. The dues are 60 cents per annum and are collected at the close of each year by a collector, called the insurance collector of the subordinate lodges, and forwarded to the secretary-treasurer. These payments are in addition to, and separate from, the labor organization contributions. At the death or total disability of a member assessments are made on every member of the association on notice from the secretary-treasurer: On \$250 certificates, 25 cents; on \$500 certificates, 50 cents; and on \$1,000 certificates, \$1. Assessments must be paid within 30 days from date of notice. There was one assessment made in 1904 and two in 1906. Members are suspended from benefits when 30 days in arrears and may be reinstated within three months by paying all arrears. Members over three months in arrears may be readmitted as new members. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—The class of death benefit is determined by the class of insurance certificate held, namely, \$1,000, \$500, or \$250. A membership of one month is required to establish title to this benefit. In case of death, claims become payable 60 days after proof of death. Usually such claims are settled in 15 days. The right to benefit is forfeited when false statements have been made in the application for membership, and when death was caused by intemperance, misconduct, or self-destruction. There was one claim for death benefit paid during the fiscal year, amounting to \$250.

**PERMANENT DISABILITY BENEFIT.**—Permanent disability payments are allowed for the loss of both feet or both arms or both eyes, for the loss of one arm and one leg, or for such other causes as shall be determined by a competent board of physicians to be such as would forever debar the member from gaining a livelihood by manual labor, and the gross amount of insurance carried by the certificate held is paid upon proof of disability. Such payment terminates the membership. A report by a competent board of physicians as to the condition of applicant for permanent disability is all the examination required. Benefits are forfeited when false statements have been made in the application for membership, or when disability was caused by intemperance or misconduct. No permanent disability benefits were paid during the year.

#### **AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.**

[The data here given are for the United States only, unless otherwise stated.]

This society was organized in 1860; it is incorporated in Great Britain, but not in the United States. Temporary disability benefits, death benefits for members and for members' wives, permanent dis-

ability benefits, and unemployment and travel benefits were instituted in 1860; superannuation benefits were instituted in 1867. The benefit fund is not separately organized. There are 891 local organizations, called branches, in this society—61 in the United States and a total of 830 in England, Wales, Scotland, Ireland, Canada, New Zealand, Australia, and South Africa. All members participate in the benefit fund. The main office is located at Manchester, England; the office for the United States is located at New York, N. Y. The data here given are for the fiscal year ending December 31, 1905.

**ADMINISTRATION.**—The relief work of the society is administered by the general and executive councils, general secretary, district committees and secretaries, branch committees and branch presidents, secretaries, and treasurers. These officers are elected by ballot: The executive committee, district officials, branch secretaries and treasurers, annually; branch committees, quarterly; and the general secretary and general council, triennially. The funds are deposited in bank. There is a check system of one officer on the other. Branch treasurers give approved security, and the general treasurers give "sufficient guarantee." The executive council passes on claims for permanent disability, superannuation, and donations to distressed members. Claims for all other benefits are passed upon by the branch officers and committees; appeals may be made to the meeting of the branch societies, to the district committee, to the executive council in the order named, and then to the general council, whose decision is final.

**CONDITIONS OF MEMBERSHIP.**—There are three classes of membership: Ordinary (full) members, trade members (entitled to limited benefits), and junior (apprentice) members. To become an ordinary member a person must be not under 19 nor over 40 years of age when joining the society; a medical examination is also required. A trade member must be not under 19 nor over 60 years of age when joining the society; a medical examination is not required. Any member of this class may become an ordinary member, if he is eligible. Junior members must be not less than 16 years nor more than 20 years of age when joining the society; a medical examination is required. Junior members become ordinary members upon finishing their apprenticeship. Members can not retain membership in the benefit fund after leaving the society.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for ordinary members is: Nineteen and under 25 years, \$1.75; 25 and under 30 years, \$2.63; 30 to 40 years, inclusive, \$3.50. The entrance fee for a trade member is \$1.75; for a junior member, 88 cents. The contributions for ordinary members are: Dues, 35 cents per week; contingent (distress) fund, 9 cents per quarter; trade purposes, 18 cents per year; making a total of \$18.74 per annum. The contributions for

trade members are: Dues, 12 cents per week; contingent (distress) fund, 9 cents per quarter; trade purposes, 18 cents per year; making a total of \$6.78 per annum. The contributions for junior members are: Dues, 9 cents per week; contingent (distress) fund, 6 cents per quarter; making a total of \$4.92 per annum. Assessments of 8½ cents per week for 18 weeks and 17½ cents per week for 34 weeks were levied on ordinary members and of 3 cents per week for 18 weeks and 6 cents per week for 34 weeks on trade members. No charter fees are charged to local branches. An ordinary member who has received full permanent disability benefits pays but 18 cents weekly dues, and is entitled to sick and funeral benefits only. Members are exempt from the payment of dues when in the receipt of benefit. Members in arrears 8, 10, 12, and 14 weeks are suspended from sick and unemployment benefits for 1, 2, 4, and 6 weeks, respectively; members in arrears 16, 18, 20, 22, and 24 weeks are suspended from all benefits for 8, 10, 12, 14, and 16 weeks, respectively. Members in arrears 26 weeks forfeit membership.

**TEMPORARY DISABILITY BENEFIT.**—The sick benefits for ordinary members are \$4.20 per week for 26 weeks, and after 26 weeks, \$2.10 per week while ill; for junior members, \$2.10 per week for 12 weeks, and after 12 weeks, \$1.05 per week while ill. Trade members are not entitled to sick benefits. A membership of 12 months is necessary for a member to become entitled to benefit. Payments are not made for the first three days of illness. The sick stewards visit members while ill twice each week; members while in receipt of sick benefits must not become intoxicated or do business for profit, must be at home from 9 p. m. to 7 a. m. in summer and from 6 p. m. to 8 a. m. in winter. Members forfeit their right to benefit if disability is caused by drunkenness, disorderly or improper conduct, the use of firearms, dangerous or competitive games, or by exposing themselves to unnecessary risk or when in military service.

The number of members receiving temporary benefits, the number of cases of benefits, and the aggregate number of days paid for during the fiscal year are not reported. The total expenditure for temporary benefits for the whole society for the fiscal year was \$222,091.91.

**DEATH BENEFIT.**—A death benefit is paid as follows: For an ordinary member of six months' membership, \$24.50; for membership of one year and over, \$84; for a trade member, \$35, one year's membership being required; for junior members, \$21, one year's membership being required. Claims for death benefit are usually settled in 24 hours after receipt of proof of death. At the death of the wife of an ordinary member \$35 is paid to the member as a funeral benefit, which is deducted from the death benefit of the member. No benefit is paid for the wives of other members. There were 595 death benefits paid during the fiscal year, and of these 21 were in the United States; and

315 claims for the death of members' wives, and of these 11 were in the United States. The total amount of death claims for members paid during the fiscal year was \$29,973.52, and the total amount for members' wives was \$7,875. The total amount of all claims for death benefit paid during the fiscal year was \$37,848.52.

**PERMANENT DISABILITY BENEFIT.**—An ordinary member losing or disabling a limb, suffering from the rupture of blood vessel, or from disease which is the result of a sudden accident occurring to a previously healthy organ, or being afflicted with blindness or paralysis, and thereby being totally incapacitated for life from following his employment as a carpenter and joiner, shall be entitled to the permanent disability benefit of \$700. An ordinary member becoming partially incapacitated by such causes, for life, shall be entitled to a permanent disability benefit of \$350. A trade member becoming incapacitated by like causes is entitled to \$350 for a total disability and \$175 for a partial disability. A membership of one year is necessary for a member to become entitled to benefit. The total disability benefit is payable within six months and the partial disability benefit within twelve months after the member has been declared incurable by a professional man appointed by the executive council or by the district council. A member who has received total or partial disability benefit payment may continue his membership and be entitled to sick and funeral benefits. Members forfeit their right to benefits when accident or disease is caused by intemperance, immoral conduct, the use of firearms, engaging in any competitive sports or games, or by recklessly and willfully exposing themselves to risks to which a carpenter and joiner is not usually liable. There were 60 claims for disability benefit paid during the fiscal year, and of these 6 were in the United States. The total expenditure for permanent disability benefit for the year was \$15,425.

**SUPERANNUATION BENEFIT.**—Any ordinary member who is 50 years of age and incapable of earning the usual amount of wages, if he has been twenty-five years continuously in the society, is allowed \$2.80 per week for life; any member of the same age who has been eighteen years continuously in the society is allowed \$2.45 per week for life, if applied for, irrespective of any period such member may have been in receipt of sick benefits previous to his application. All members who have been admitted to the society on and after April 1, 1899, and who were over 30 years of age at the date of their admission, are, after they have been members twenty-five years, allowed \$2.45 per week for life, if applied for. Any member who has been granted superannuation benefits shall not be entitled to receive the same while earning more than half wages either by working for weekly wages or by jobbing for private individuals. He may be required each week, before receiving the benefit, to sign a declaration that during that week he had not

earned more than half the usual wages of the locality in which he resides. Should it be afterwards proved to the satisfaction of the local branch or the executive council that such member had made a false declaration, he is for the first offense suspended from benefit for three months, and for the second offense, six months; for the third offense he is excluded. He is entitled to superannuation benefits irrespective of any income he may derive from private means, or from any other trade or calling not connected with the society. Any member having accepted superannuation benefits shall never receive any other except tool and funeral benefits. Only ordinary members are entitled to superannuation benefits.

There were 1,818 members who received superannuation benefits during the fiscal year, and of these 39 were in the United States. The total expenditure for superannuation benefits for the whole society for the fiscal year was \$180,814.70.

**UNEMPLOYMENT AND TRAVEL BENEFITS.**—An ordinary member out of employment, under circumstances satisfactory to the branch, four successive working days or more, is entitled to \$3.50 per week for the first twelve weeks, and \$2.10 per week for another twelve weeks, making a total of \$67.20 in one year, such year to date from the time the member made application for benefit. A member, to be entitled to the benefit, must sign the vacant book each day during unemployment. Trade and junior members are not entitled to this benefit. It was impossible to obtain the exact number of persons receiving the benefit for the year, but the average number per month of those who received the benefit was 4,595 for the whole society, and for the United States, 77. The total expenditure for the whole society for the fiscal year for unemployment benefit was \$461,945. Any unemployed member who has been six months in the society is entitled to receive his traveling expenses to a place where employment may be provided, but in no case for a distance greater than 150 miles or to a place where members are in receipt of unemployment benefit. It is estimated that 1,366 members received travel benefit during the year, and of these 15 were in the United States. The total paid for the whole society for travel benefits during the fiscal year was \$2,089.90.

**TOOL INSURANCE.**—An ordinary member who has been one year in the society is entitled to a benefit for the loss of tools by fire, water, or theft, according to value, but no single claim may exceed \$140, and for his chest according to value, but not to exceed \$7. An ordinary member six months in the society is entitled, for like loss, to \$21. A trade member, having been a member of the society one year, and suffering the loss of tools in a similar manner, is entitled to a benefit of \$35, and for chest not to exceed \$7. Junior members are entitled to the same amount and under the same conditions as trade members. There was paid during the fiscal year for the whole society, for tool insurance, \$16,520.66.

**DONATION BENEFIT.**—A donation benefit, the amount of the benefit to be determined by the executive council or the district council, is paid to relieve members' families when in distress. There were 1,975 cases of such relief during the year, and of these 37 were in the United States. The total amount of this benefit during the fiscal year was \$19,948.79 for the whole society.

#### **UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA.**

The brotherhood was organized in 1881; it is not incorporated. Death benefits for members and for members' wives were instituted in 1883; a permanent disability benefit for members was also instituted at the same time. The benefit fund is not separately organized. There are 1,889 local organizations in the brotherhood—1,795 in the United States, 77 in Canada, 1 in Hawaii, 1 in the British West Indies, and 15 in Porto Rico. All of the members of the local organizations participate in the benefit fund. The office is located at Indianapolis, Ind. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the organization are administered by the general president, general secretary, general treasurer, and the general executive board. These officers are elected biennially by the Australian ballot system. The general secretary is bonded in the sum of \$20,000, and the general treasurer in the sum of \$50,000. Disbursements are made by checks signed by the general treasurer and countersigned by the general president or the general secretary. The accounts are audited quarterly by a licensed state accountant. Claims for benefit must be approved by the local union and the general secretary; appeals from the decisions of the local union and the general secretary may be taken to the general president, general executive board, and to the convention of the brotherhood in the order named.

**CONDITIONS OF MEMBERSHIP.**—All members of the brotherhood are members of the benefit fund. To be entitled to full benefits, members must be of sound health and not less than 21 nor more than 50 years of age at the time of joining the brotherhood. No medical examination is required. Members not able to fulfill these requirements are semibeneficiary members; apprentices may be admitted when 17 years of age, and are semibeneficiary members. Members can not retain membership in the benefit fund after leaving the brotherhood.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to and retained by the local organization. The dues are \$3 per annum, paid monthly. An assessment may be levied for the general fund whenever deemed necessary, the amount of the assessment to be fixed by the general executive board. A charter fee of \$10 is charged

to new local unions. Members are suspended when three months in arrears for dues, but if reinstated before becoming six months in arrears are again beneficiaries three months after reinstatement. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the heirs of the deceased member, the amount of benefit being governed by the length of membership in the brotherhood, as follows: Membership of 1 year and over, \$200; membership of 6 months and under 1 year, \$100; semibeneficial members, 1 year's membership, \$50. A full beneficiary member who has been one year a member of the brotherhood is entitled to a funeral benefit of \$50 at the death of his wife, and if a member for six months to a funeral benefit of \$25. A person whose wife is in ill health may be admitted to membership, but in the event of her death, he shall not be entitled to the wife funeral benefit. Should the wife be sick at the time her husband joins the union, then said wife shall, after she becomes well, be examined by a physician, who shall furnish a certificate of health to the local union. Claims for a wife's funeral benefit can be made for one wife only. A membership of six months for full beneficial members and of one year for semibeneficial members is necessary to become entitled to the benefit. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. The right to benefit is forfeited when death is caused by intemperance, improper conduct, accident or disease incurred before joining the brotherhood, or by engaging in a more hazardous occupation. There were 1,315 claims for death benefit for members paid during the fiscal year, amounting to \$197,215.57, and 646 claims for death of members' wives amounting to \$31,425; the total death-benefit claims paid during the fiscal year was \$228,640.57.

**PERMANENT DISABILITY BENEFIT.**—A member becoming permanently disabled by the loss of an arm or leg, by the loss of four fingers of one hand, by total blindness, or by the loss of the use of a limb is entitled to a permanent disability benefit, the amount of benefit being governed by the length of membership in the brotherhood as follows: Membership of 5 years, \$400; membership of 3 years, \$300; membership of 2 years, \$200; membership of 1 year, \$100.

A membership of one year in the brotherhood is necessary for a member to become entitled to benefit. A member making claim for permanent disability shall be thoroughly examined by at least two competent and reputable physicians selected by the local union, and they shall send a certificate in writing to the local union as to the nature and extent of the disability, the cost of the examination being borne by the local union. Members receiving permanent disability

benefits can not retain membership in the brotherhood except as non-beneficiary members. Members forfeit their right to benefits when disability is caused by intemperance, improper conduct, accident, or disease incurred before joining the brotherhood, or by engaging in more hazardous occupation. There were 66 claims for permanent disability benefits paid during the fiscal year, amounting to \$19,500.

#### **INTERNATIONAL WOOD CARVERS' ASSOCIATION OF NORTH AMERICA.**

This association was organized in 1883; it is not incorporated. A death-benefit fund for members was instituted during the year the association was organized. The benefit fund is not separately organized. There are 26 local organizations under the jurisdiction of this association—24 in the United States and 2 in Canada. The office is located at New York, N. Y. The data here given are for the fiscal year 1906.

**ADMINISTRATION.**—The funds of the association are administered by the central committee, composed of the general secretary, general treasurer, and three trustees. These officers are elected by ballot every three years at the convention of the association. The general secretary is bonded in the sum of \$2,000 and the general treasurer in the sum of \$4,000. The funds of the association are deposited in bank, disbursements being made by the treasurer on warrants signed by the secretary and attested by the trustees. Accounts are audited quarterly by an auditing committee. The executive officers of the local union and the central committee of the international body pass upon all claims. Members or beneficiaries who may consider themselves unfairly treated may appeal first to the local union, then to the central committee, and, if still not satisfied, to the convention of the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—Of the entrance fee paid to the local organization 75 cents is paid to the international association. The dues of members to the international association are \$2 per year, paid quarterly, but not in advance, through the local organization. An assessment of 25 cents per member is levied when the benefit fund falls below \$600; there were eight assessments for this purpose during the fiscal year. An assessment of 25 cents a week is levied for trade purposes whenever the central committee may deem it necessary; there were nine such assessments levied during the fiscal year. A charter fee of \$10 is charged to new locals. Members are relieved from payment of all taxes except dues and death assessments for the benefit fund when they become 60 years of age and have been members for 10 years; such members are entitled to benefits but are not



allowed to vote. Members are suspended when three months in arrears, but if reinstated within three months after suspension immediately become beneficiaries for the same amount as before suspension. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—A benefit is paid on the death of a member, the amount of the benefit being governed by the length of membership, as follows: Membership of six months and over, \$150; membership of less than six months, \$50. Members become entitled to benefits immediately on joining the association. Claims become payable immediately on receipt of requisition of the local organization; not more than 10 days are required to settle a claim. Members forfeit their right to benefit by forfeiture of membership in the association. There were 19 claims for death benefit paid during the year, amounting to a total of \$2,648.

**TOOL INSURANCE.**—For the loss of tools by fire or accident a benefit not to exceed \$30 is paid. There were 54 members who received tool insurance, which amounted to \$458.72.

#### **CIGAR MAKERS' INTERNATIONAL UNION OF AMERICA.**

This union was organized in 1864; it is not incorporated. Sick and death benefits for members were instituted in 1881, death benefits for members' wives in 1887, death benefits for widowed mothers of unmarried members in 1891, permanent disability benefits for members in 1902, and unemployment benefit for members in 1889. The benefit fund is not separately organized. There are 486 local organizations in the international union—464 in the United States, 21 in Canada, and 1 in Cuba. All the members participate in the benefit fund. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the officers of the local union and the international executive board, composed of the president, seven vice-presidents, and the treasurer of the international union. The officers of the local unions are elected annually by ballot of the membership of each local union; the international officers are elected every fifth year by the vote of the entire membership. No bonds are required of the international officers, but local unions may require bonds of the local treasurers. The funds of the union are deposited in bank in the name of the trustees of the local union, whose signatures are necessary to withdraw the funds. The accounts of the local offices are audited about every two and one-half years by traveling auditors, and the accounts of the international offices, every six months by a committee elected by the local unions within 300 miles of the central office. The local union officers and the international executive

board pass upon all claims for benefits; appeals from the decisions of these officers may be submitted to the vote of the membership.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund, all members being entitled to some kind and degree of benefit, as will be found stated under the various classes of benefits. Members leaving the trade may, by obtaining a trade "retiring card," retain a limited membership in the benefit fund, being entitled to sick and death benefits only.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$3, and the reinstatement fee is \$3. The dues are \$15.60 per annum; the dues of members who have left the trade and continue membership in the benefit fund, are \$10.40 per annum; the dues of members joining the union when over 50 years of age or who are afflicted with a chronic disease at the time of joining, are \$7.80 per annum; a member of 15 consecutive years' membership, who has become incapable of working at the trade, pays \$5.20 per annum as dues. An assessment of \$1 per member may be levied when necessary for the general fund; no assessments have been levied during the last five years. Entrance fees and dues are paid to the local unions, subject to the withdrawal of sufficient sums to meet the expenses of the general office. Local unions may expend from 20 to 30 per cent of the local funds, according to the number of members in the local, for the general expenses of the local. A charter fee of \$5 is charged to new local unions. The rate of contributions is the same for all members except those who were over 50 years of age or afflicted with a chronic disease at the time of joining, and those of 15 years' consecutive membership who have become incapacitated for working at the trade. Members out of work are relieved from the payment of dues for a period of 16 weeks; such relief must be repaid to the union at the rate of 10 per cent weekly on resuming work. A member is suspended from all benefits when eight weeks in arrears; members reinstating themselves by the payment of dues within two weeks from suspension, or reducing their dues below the eight weeks' suspension point, become beneficiaries 90 days after reinstatement; members failing to reinstate themselves as thus described may be reinstated only as new members. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—Members are entitled to the benefit of \$5 per week for a period of 13 weeks in any one year when sick or disabled; no payments are made for sickness or disability of less than seven days' duration. A membership of one year is necessary for a member to become entitled to the benefit. Members when sick or disabled are to be visited at least once each week by members of the sick committee, no two members of the committee to visit the sick member at the same time. A physician's

certificate may also be required. Members who have exhausted the period of the benefit are not entitled to any further sick benefits during the year, but are entitled to other benefits. Full members and members who have left the trade on the "retiring card" are entitled to this benefit. Female members of any local union are not entitled to any sick benefit three weeks before and five weeks after confinement. Members forfeit their right to benefit when disability is caused by intemperance, debauchery, or immoral conduct.

There were 7,656 members who received temporary disability benefits during the fiscal year, and 8,238 cases of benefits; the aggregate number of days of benefit paid during the fiscal year was 228,200. The total amount of temporary disability benefits paid during the fiscal year was \$162,905.82.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a deceased member, the amount of benefit being governed by the length of membership in the union, as follows: Highest class, membership of 15 years and over, \$550; second class, membership of 10 and under 15 years, \$350; third class, membership of 5 and under 10 years, \$200; fourth class, membership of 2 and under 5 years, \$50. In this lowest class are included all semibeneficiary members who have been members of the union two or more years. Claims for death benefits become payable immediately on receipt of proof of death; two weeks are usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. A married member who has been a full contributing member for two years is paid a funeral benefit of \$40 at the death of his wife, provided his wife was not engaged in the cigar industry or not a member of the union. An unmarried member who has been a contributing member for two years continuously and who has a widowed mother depending solely on him for support shall, upon her death, be paid a funeral benefit of \$40. There were 494 claims for death of members paid during the fiscal year, aggregating \$177,094.17; 147 claims for death of members' wives, aggregating \$5,880, and 31 claims for death of dependent mothers, aggregating \$1,240. The total amount of all death claims paid during the fiscal year was \$184,214.17.

**PERMANENT DISABILITY BENEFIT.**—Any member becoming permanently unable to perform any kind of labor through total blindness or the loss of both hands, or becoming incurably insane, is entitled to a permanent disability benefit of the same amount as in case of death, less \$50 deducted for a death benefit. Claims for permanent disability benefit must be made by the local union to the general executive board, and should the evidence furnished be satisfactory to the executive board, the international president shall cause the payment to be made to the member or guardian as the case may be. A membership of two years is necessary for a member to be-

come entitled to the benefit. There were three claims for permanent disability benefit paid during the fiscal year, amounting to \$1,300.

**UNEMPLOYMENT BENEFIT.**—A member out of employment is entitled to a benefit of \$3 per week, and 50 cents per day for each fractional part of a week. A member receiving benefit for six weeks is not entitled to any benefit for seven weeks thereafter; no member shall receive more than \$54 during any one year, commencing July 1 of each year. Any member receiving \$54 out-of-work benefit is not entitled to any further benefit until he shall have worked four weeks. No benefit is paid for the first week of unemployment. A membership of two years is necessary for a member to become entitled to the benefit. Members are not allowed to register for and are not entitled to receive unemployment benefits from June 1 to September 16, inclusive, and from December 16 to January 8, inclusive, in any year. There were 2,515 members who received unemployment benefit during the fiscal year, amounting to a total of \$23,911.

**EQUALIZATION PLAN.**—The international president compiles annually the monthly reports of the local unions and directs such unions as may have expended less than their pro rata amount for the benefits provided to pay to those unions that have expended in excess thereof such amounts as they, in virtue of such equalization, are entitled to. Local unions entitled to equalization draw upon the unions ordered to remit the same by draft, payable on sight, directly to the bank where the funds of the union are deposited. In places where drafts, payable on sight, can not be collected, it is the duty of the treasurer, in conjunction and in the presence of two trustees of the union, to remit the amount, by money order, payable to the treasurer and one trustee of the union entitled to the equalization.

#### **RETAIL CLERKS' INTERNATIONAL PROTECTIVE ASSOCIATION.**

This association was organized in 1890; it is not incorporated. A death benefit was instituted in 1899, and a sick benefit in 1906; the benefit fund is not separately organized. Any person, regardless of sex, engaged in any branch of retail trade, except the liquor trade, is eligible for membership in the association. There are 421 local branches in the association, all within the United States. The office of the association is located at Denver, Colo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the general executive board, consisting of general president, seven general vice-presidents, and general secretary-treasurer. These officers are elected biennially by popular vote. The general secretary-treasurer is bonded for \$15,000. The funds are deposited in bank, subject to checks signed by the general secretary-treasurer.

The accounts of the association are audited annually by the auditing board. The president, secretary, treasurer, and visiting committee of the local organization, and the secretary-treasurer of the international association pass upon all claims for benefits.

Members or other beneficiaries who consider themselves insufficiently compensated or unfairly treated may appeal to the international executive board, and to the convention of the association.

**CONDITIONS OF MEMBERSHIP.**—A member of the association, to be eligible to membership in the benefit fund, must be in good health and not less than 18 nor more than 50 years of age. No medical examination is required. Membership in the benefit fund is optional with members.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for beneficiary members is \$1, and for nonbeneficiary members 50 cents. The reinstatement fee is \$3 for males and \$2 for females. The dues are \$3 per year for beneficiary members, 50 per cent of which is placed in the sick and funeral fund. The dues for nonbeneficiary members are \$1.50 per year. Dues are paid monthly, in advance, through the local organization. There have been no assessments levied during the last five years. A charter fee of \$15 is charged to local organizations. Members who by reason of nonpayment of dues in advance are not entitled to sick benefits shall, if they become ill, be relieved from payment of dues during such illness, provided such illness continues one month or more. Any member of a local union who may be thrown out of employment by reason of sickness in his household, or who may be quarantined on account of exposure to a contagious disease, is to be regarded the same as a sick member and may draw benefits accordingly, provided he did not knowingly expose himself to the disease. Members are suspended when three months in arrears; if reinstated they become entitled to benefits six months after reinstatement. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—Beneficiary members becoming sick are paid a benefit of \$5 per week, not to exceed 12 weeks in any one year. No benefits are paid for illness of less than 14 days' duration, but if illness continues for 14 days and more, benefits are paid from beginning of illness. A membership of one year is required for a member to become entitled to this benefit. A committee consisting of three members is appointed by the local organization to visit sick members; the visits must be made three times each week, and each member of the committee must make the visits unattended by the other members of the committee. A weekly certificate of the attending physician is also required. No restrictions are placed on the actions of members while sick. Members forfeit their right to benefits if their disability is caused by intemperance or immoral conduct. Members who have exhausted the maximum period of benefit

payments retain their membership, but are entitled to no further benefit until the end of the year. There were 91 members who received benefits during the fiscal year. Benefits were paid for an aggregate of 2,674 days, amounting to a total of \$1,910.

**DEATH BENEFIT.**—A funeral benefit is paid upon the death of a beneficiary member, the length of membership governing the amount of benefit, as follows: Highest class, membership of 5 years and over, \$200; second class, membership of 3 and under 5 years, \$150; third class, membership of 2 and under 3 years, \$100; fourth class, membership of 1 and under 2 years, \$50; fifth class, membership of 6 months and under 1 year, \$25.

A membership of six months is required to establish title to this benefit. The benefit becomes payable as soon as the proof of death is filed, but 10 days are ordinarily required to settle claims. The right to death benefit is forfeited only by forfeiture of membership in the labor organization. There were 47 claims for death benefit paid during the fiscal year, at a total expenditure of \$4,525.30.

#### **INTERNATIONAL COMPRESSED AIR WORKERS' UNION.**

This union was organized in 1897; it is not incorporated. Benefit features for sickness or accident, and for death of members, were instituted in 1904. There are 5 local branches of the union—4 in the United States and 1 in Canada. The office of the international body is located at New York, N. Y. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The general secretaries and the secretaries of the local organizations administer the funds of the organization. The general secretaries are elected by ballot at the annual convention, the local secretaries by ballot at the annual meeting of the local unions. The general secretary is bonded for \$500, the general financial secretary for \$800, and each local financial secretary for \$200. The funds of the international body are deposited in a bank designated by the trustees. Checks are signed by the treasurer and countersigned by two trustees. The president and financial secretary of the local union and the general secretaries of the international union pass upon all claims for benefits; members or other beneficiaries who consider themselves unfairly treated may appeal to the general executive board and, if still not satisfied, then to the international body.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union for the required length of time is all that is necessary for a member to become entitled to benefits.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees charged by the international body, these fees being paid to the local organization, no part of which goes to the international union. The annual dues of members to the central body

is 6 cents per annum, paid quarterly through the local organization. An assessment of \$1 per member is levied when the amount in the general fund falls below \$500. Two assessments for this purpose were levied in each of the years 1904, 1905, 1906, and 1907. The charter fee for new locals is \$5. Every local union at the close of each month is required to transmit to the international union a statement of the receipts and expenditures of the local union for the month, and all surplus money remaining in the local treasury at the end of the month must be forwarded to the international financial secretary. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—A payment of \$6 per week for 13 weeks in any one year is made to members who become temporarily disabled either by sickness or accident. No benefits are paid for disability of less than seven days' duration; payments date from beginning of disability. A membership of one year is required for a member to become entitled to this benefit. A physician's certificate is required of members each week while ill or disabled. No restrictions are placed upon the actions of members during temporary disability. The right to benefit is forfeited only by forfeiture of membership in the union. Temporary disability benefits were discontinued October, 1906. During four months of the fiscal year, 19 members received temporary disability benefits, and the aggregate number of days of benefits was 765. The total amount of benefits paid for the period was \$654.

**DEATH BENEFIT.**—At the death of a member, \$100 is paid to such person as the deceased member shall have designated to receive the same. A membership of one year is required for a member to become entitled to this benefit. Claims are payable immediately on proof of death. One week is ordinarily required to settle a claim. The right to this benefit is forfeited only by forfeiture of membership in the union.

There were 12 claims for death benefit paid during the fiscal year, at a total expenditure of \$1,200.

#### **ORDER OF RAILWAY CONDUCTORS OF AMERICA.**

This order was organized in 1868; it is not incorporated. There are 497 local organizations (divisions)—454 in the United States, 37 in Canada, and 6 in Mexico. The data here given are for the fiscal year ending December 31, 1906.

The mutual benefit department of the Order of Railway Conductors was instituted in 1882 to provide death and permanent disability benefits for members; the benefit department is not separately

organized. Members are also entitled to the privileges of the railroad men's home.<sup>(a)</sup> The office is located at Cedar Rapids, Iowa.

**ADMINISTRATION.**—The affairs of the benefit department are administered by the grand chief conductor, who is the president of the benefit department; the grand secretary-treasurer, who is the secretary of the benefit department; and the insurance committee. These officers are elected by ballot at the biennial convention of the order. The funds of the benefit department are deposited in bank; checks are drawn by the secretary-treasurer, countersigned by the president. The accounts of the benefit department are audited semiannually by the board of trustees of the Order of Railway Conductors. The insurance committee pass upon all claims for benefits. Appeals from the decisions of the insurance committee may be taken to the board of directors of the order and, if still dissatisfied, to the biennial convention of the order.

**CONDITIONS OF MEMBERSHIP.**—All members of the order who are eligible are required to become members of the benefit department; application must be made at the time of admission to the order. To be eligible to membership in the benefit department members must be of good health and not over 50 years of age. A medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is \$2 and \$1 additional for each \$1,000 insurance carried, making the total entrance fee \$3, \$4, or \$5, according to the amount of insurance.

The reinstatement fee is the same as the entrance fee. The dues are \$2 per year, paid in advance through the local organization. An assessment of \$1 per year is levied on each member of the order for the relief fund. An assessment of \$1 per year is levied on each member of the benefit department for the expenses of the benefit department. In addition to the annual assessment for the benefit department, an assessment of \$1 for each \$1,000 of insurance carried is levied for the maintenance of the reserve fund of the benefit department. There were 16 such assessments in each of the years 1902 to 1906, inclusive. A charter fee of \$60 is charged to new local organizations. As a supplementary income, the benefit department received as interest \$10,451.40 during the fiscal year. Contributions to the central body are the same for all members except as the amount of insurance carried by members varies. Members are suspended from benefit when one month in arrears, but may be reinstated as new members on payment of arrears due at time of sus-

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<sup>a</sup> For description of Home for Aged and Disabled Railroad Employees of America, see page 79.



pension. Members reinstated within 30 days after suspension may obtain the same amount of insurance certificates that they carried before suspension. Any member who is suspended by the Order of Railway Conductors forfeits his certificate of insurance if not reinstated within six months. There is no provision for refunding contributions to members who leave the order.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a deceased member, the amount of benefit being governed by the amount of insurance carried by the deceased member, as follows: Highest class, \$3,000; second class, \$2,000; third class, \$1,000. Members not over 35 years of age are eligible for any class of insurance certificates; members over 35 years and not over 45 years of age are eligible to either \$1,000 or \$2,000; members over 45 years and not over 50 years of age are eligible to \$1,000 certificates. Members may not be given more than one certificate. The certificates of members are in force immediately upon being issued. Claims for benefits become payable immediately on receipt of proof of death; one day is usually required to settle a claim.

Members forfeit the right to benefits by making false statements when applying for membership in the benefit department; also by forfeiture of membership in the labor organization.

There were 392 claims for death benefit paid during the fiscal year, amounting to \$735,000.

**PERMANENT DISABILITY BENEFIT.**—Members becoming disabled by the loss of a hand by severance at or above the wrist joint; by the loss of a foot by severance at or above the ankle joint; by the total loss of the eyesight, or by the total loss of the sense of hearing are entitled to disability benefits according to the amount of insurance carried by the certificate held, as shown under death benefit, which certificate, and the conditions under which it is issued, covers this benefit feature as well.

A claim for benefit must be accompanied by a certificate signed by a physician and five members of the benefit department. The payment of this benefit liquidates the insurance certificate, but members may retain their membership in the order and be entitled to benefits from the relief fund of the order.

There were 46 claims for permanent disability paid during the fiscal year, amounting to \$92,000.

**RELIEF FUND.**—The grand secretary-treasurer levies an assessment of \$1 per annum on each member of the Order of Railway Conductors for the maintenance of a relief fund. These assessments began in 1901. This fund is used to provide needed assistance to disabled members of the order, irrespective of membership in the benefit fund. The funds accruing from the assessments are paid out by direction of the board of directors of the order to those disabled

members whom they decide to be entitled to same, in such amounts as they deem necessary, provided application for relief has been made by the disabled member or his representative. The board of directors may levy additional assessments whenever two-thirds of the board deem it necessary. The number of disabled members who received relief during the fiscal year was 191, and the total amount paid out was \$36,255.50. Mortuary benefits amounting to \$305 were also paid from this fund.

#### **HOME FOR AGED AND DISABLED RAILROAD EMPLOYEES OF AMERICA.**

The Home for Aged and Disabled Railroad Employees, located at Highland Park, Ill., has been in existence since 1893.

The object of the home, as stated in the preamble to the rules, is: "To provide a home for worthy, aged and disabled, helpless, and destitute railroad men who are no longer able to provide for themselves; and to aid such who, by accident or from other causes, are permanently incapacitated for railroad work to qualify themselves for some other occupation by giving them a free home while acquiring such ability, and in this practical way exemplify true brotherly principles; and to acquire and hold real and personal property for the benefit and use of this society."

Each of the railroad orders of engineers, firemen, conductors, and trainmen has an equal interest in the home. When a veteran, no matter of which organization he is a member, applies for admission he is admitted and cared for. At the present time there are 28 inmates in the home.

One of the objects of the home is to preserve a feeling of independence among the railroad men, and it is accomplishing it in two ways. The veterans who are unable to work are being cared for and made contented in their declining days and the younger men are being helped into some business. Since it was founded the home has cared for 90 men, 14 of whom died in it and 16 were given a fresh start in life and are earning their own livelihood. One learned photography and is conducting a photograph gallery, another has a small furniture store, and another owns a barber shop.

**ADMINISTRATION.**—The officers of the home consist of a president, vice-president, second vice-president, secretary-treasurer, a board of trustees of three members, and a chaplain, who are elected annually by the board of managers from the society, and who are also officers of said board and society. The said officers and managers together form a board denominated "The board of managers of the home," no fewer than six of whom constitute a quorum for the purpose of electing officers, making or changing by-laws, or for holding any special meeting, though five are a quorum for all other purposes, and

for stated meetings. The board of managers are at all times fully authorized to execute all power of the society over all the estate and property, and to it are committed the funds of the institution, authority to make by-laws, rules, and regulations, to alter and amend the same, to fill vacancies in their own sphere, choose the executive officers of the society, appoint agents, assistants, and attendants, and transact the entire business of the society. The secretary-treasurer receives all revenue and makes all disbursements in connection with the home; this officer is bonded each year in a sum determined by the board of managers. The board of managers is divided as equally as possible among the various brotherhoods and auxiliary societies contributing to the support of the home.

**CONDITIONS OF ADMISSION.**—Any person desiring admittance to the home must make application to the proper officer of his lodge or division, who will apply for a blank form to be filled out by said officer, with official seal of lodge or division affixed, and a physician's certificate of disability. The form is then sent to the grand lodge or division for official signature and seal of same and is then returned to the secretary-treasurer of the society, and, if accepted, notice will be returned and the applicant admitted; but the society reserves the right of rejecting or expelling an inmate at any time for cause. All applications for admission, together with all the papers relating thereto, must have the approval of the board of trustees before the applicant is admitted. No person not eligible to the insurance department of any of the orders or brotherhoods will be accepted as an inmate of the home, unless it is shown by the records of his grand lodge that he has been a continuous member of the order or brotherhood from the date of his disability to the date of his application for admission to the home. No person addicted to the use of malt or spirituous liquors will be admitted to the home under any circumstances.

**REVENUE.**—The revenue of the home is derived from contributions of the Order of Railway Conductors, Brotherhood of Railway Trainmen, Brotherhood of Locomotive Engineers, Brotherhood of Locomotive Firemen, Ladies' Auxiliary of the Order of Railway Conductors, Ladies' Auxiliary of the Brotherhood of Railway Trainmen, and the Ladies' Society of Firemen and Enginemen. Additional revenue is derived from the contribution of not less than \$12 per annum from local lodges or divisions which desire to place disabled members in the home.

**RULES OF GOVERNMENT.**—When in the judgment of the trustees any inmate of the home has been prepared to enter upon any occupation, trade, or business which he has been helped to learn by the assistance of the society, the society will assist such inmate, as far as practi-

cable, to secure employment. Any such person refusing to accept employment when offered may remain an inmate of the home only at his own expense. Any inmate charged with violation of any of the rules is given a trial, and if found guilty is subject to such discipline as may be deemed necessary by the president of the society.

**CONTEMPLATED IMPROVEMENTS.**—The board of trustees, at the meeting held at the home on February 9, 1909, decided to erect a fireproof, up-to-date structure upon the present site, to cost about \$75,000.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the year ending December 31, 1908, were as follows:

RECEIPTS.	
Cash on hand January 1, 1908.....	\$23, 940. 00
Received from—	
Order of Railway Conductors.....	2, 886. 81
Brotherhood of Railroad Trainmen.....	4, 862. 51
Brotherhood of Locomotive Firemen and Enginemen.....	1, 823. 45
Brotherhood of Locomotive Engineers.....	3, 716. 36
Miscellaneous sources.....	2, 612. 84
<b>Total.....</b>	<b>39, 841. 97</b>
DISBURSEMENTS.	
For the year 1908.....	14, 593. 40
Balance on hand December 31, 1908.....	25, 248. 57
<b>Total.....</b>	<b>39, 841. 97</b>

The cost per inmate for the year was \$448.95.

#### INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS.

This international brotherhood was organized in 1891; it is not incorporated. A death benefit fund for members was instituted the year the brotherhood was organized; it is not separately organized. There are 524 local organizations in the brotherhood—505 in the United States and 19 in Canada. The office is located at Springfield, Ill. The data here given are for the fiscal year ending October 31, 1906.

**ADMINISTRATION.**—The funds of the organization are administered by the grand secretary and the grand treasurer. These officers are elected for a term of four years, by ballot at the quadrennial convention of the brotherhood. The grand secretary is bonded in the sum of \$10,000, and the grand treasurer in the sum of \$25,000. The funds are deposited in bank, and checks are signed by the president, the grand secretary, and the grand treasurer. The accounts are audited biennially by the executive board, assisted by an expert accountant. All claims for benefits must be approved by the local

union, the grand secretary, and the grand executive board. Members or beneficiaries who consider themselves unfairly treated may appeal to the general convention of the brotherhood.

**CONDITIONS OF MEMBERSHIP.**—Membership in the brotherhood entitles a member to participate in the benefit fund; but to be eligible to membership in the union applicants must be in good health, of not less than 18 nor more than 50 years of age. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—A part of the entrance fee to the local organization is forwarded as an entrance fee to the international body, \$1 when the entrance fee to the local is \$5 and under, and \$2 when the fee is \$5 and over. The annual dues to the national organization are \$3.60, being a per capita charge of 30 cents per month deducted from the monthly dues paid to the local. Whenever the funds of the brotherhood fall below \$5,000, the grand secretary levies an assessment of 25 cents on each member. No assessment has been levied during the last five years. Members are suspended from benefits when three months in arrears; if reinstated, they become beneficiaries six months after reinstatement; if suspended and reinstated a second time, they become beneficiaries the same as new members. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—In case of the death of a member a funeral benefit of \$100 is paid to his beneficiaries. Nine months' membership is required before a member becomes entitled to this benefit. Claims for death benefit are payable on receipt of proof of death; five days are ordinarily required to settle a claim. The right to benefit is forfeited if death is caused by improper conduct. There were 85 claims for death benefit paid during the fiscal year, amounting to \$8,500.

#### AMALGAMATED SOCIETY OF ENGINEERS.

[Data are given for the United States only, except when otherwise stated.]

This association was organized in Great Britain in 1851. It is incorporated in England but not in the United States. As the name implies, it is an amalgamation of the then existing independent societies of the various classes of employees of foundries and machine shops, etc., into the present organization. (a) Temporary disability,

<sup>a</sup> Membership consists of smiths, ship smiths, angle iron smiths, fitters, turners, roll turners, pattern makers, machinists, millwrights, mechanical draftsmen, planers, borers, slotters, machine drillers, milling machine workers, shapers, and other machine men; brass finishers and coppersmiths employed in the engineering and shipbuilding trades; armature winders and electrical engineers generally; mechanical and scientific instrument makers, machine joiners employed in the construction of cotton, silk, flax, woolen, or other machinery; die sinkers, press tool makers, and stampers or drop hammer forgers employed in the engineering and kindred trades.

permanent disability, superannuation, funeral of a member or member's wife, and unemployment and travel benefits were instituted in 1851. The society also grants benevolences to members in distress. At the end of the fiscal year there were 684 local organizations, called branches—39 in the United States, 480 in England, 77 in Scotland, and 34 in Ireland; also branches in Wales, and in Canada, Australia, New Zealand, South Africa, and other British colonies. All participate in the various benefit features of the organization. The central office for the society as a whole is located at London, England, but for the American and Canadian branches at New York, N. Y. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the various branches are administered by the branch president, secretary, treasurer, four trustees, money steward, and sick steward. The American-Canadian council has supervision over the affairs of the branches in the United States and in Canada, subject to the executive council at London, England, and is composed of a board of ten members and four trustees. The members of the American-Canadian council are nominated and elected by the votes of all the American-Canadian branches, but must be selected from branches composing the New York district, no two members to belong to the same branch. Election is by ballot. The term of office is one year. The secretary of the council is elected in the same manner, but for a term of three years; he is also organizer for the New York district. The branch officers are elected annually, except check book keeper, money steward, and sick steward, who are elected every six months. All claims for benefits are passed upon by the local branch officers, except the permanent disability and the superannuation benefits, which are passed upon by the executive council (located at London, England), on evidence submitted by the claimant and by the local branch. Members or other beneficiaries who consider themselves insufficiently compensated or otherwise unfairly treated may appeal: First, to a summoned meeting of the branch; second, to the American-Canadian council; third, to the executive council at London, England. A bond of \$200 may be required of branch officers who handle the funds. Funds are safeguarded by being deposited in bank in the name of the trustees. Checks must be signed by the secretary and stamped with the seal of the local. Accounts are audited quarterly—branch accounts by branch auditors, general office accounts at London, England, by chartered accountants.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles the member to the benefit features, the number and class of benefits to which he may be entitled depending on his class of membership.

**Full membership:** An applicant for this class of membership must have served five years at one or more branches of the trade, except in countries where a fewer number of years of apprenticeship is the established rule, or must have served three years in the workshop in addition to at least four years previously in the engineering department of a technical school, and must be able to command the full wages established for the locality in which he is employed. Applicants must be in good health (medical examination may be required), and not under 21 and not over 40 years of age, except those who have previously been members of the society, whose maximum age of admittance is 45 years. Apprentices may be admitted to this class of membership during the last year of their apprenticeship, but must be not under 19 and not over 23 years of age.

**Machinist section:** Every person joining this section must have worked two years consecutively as a machinist and must be earning at least 70 per cent of the standard rate of wages fixed for full members. Any member of this section who has worked five years at the trade and who is receiving the rate of wages fixed for full members must be transferred to full membership. Applicants must be in good health (medical examination may be required), and not under 20 and not over 40 years of age. Apprentices who have worked for two years at any of the trades embraced in the society may become probationary members of this class, but must be not under 17 and not over 23 years of age. Apprentices of this class may become full members when they become 19 years of age and have worked at least four years at the trade and twelve months as probationary members.

Trade members must be not under 30 years and not over 40 years of age at time of admission to membership and must have worked for five consecutive years at some branch of the trade. There are no health requirements. Members of this class, if under 40 years of age, may transfer to the full membership class by paying the difference of entrance fees required of the two classes, but are subject to all the requirements of admission to the full membership class.

Trade protection members consist of those who are not eligible for full membership. They must be over 21 years of age at the time of admission to membership and must have worked at least five years at some branch of the trade.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for full membership is graded according to age at admission from \$1.50 at 22 years of age to \$21.60 at 45 years of age. The scale of entrance fees for the machinist section (machine men not otherwise provided for) is as follows: At 20 and not exceeding 25 years of age, \$1.50; at 25 and not exceeding 30 years, \$2.25; at 30 and not exceeding 35 years, \$3.30; at 35 and not exceeding 40 years, \$4.50. The entrance fee for trade members is one-half the amount paid by full members of

the same age, as per scale: If not exceeding the age of 31 years, \$4.35; 32 years, \$4.80; 33 years, \$5.40; 34 years, \$6; 35 years, \$6.60; 36 years, \$7.05; 37 years, \$7.50; 38 years, \$7.95; 39 years, \$8.40; 40 years, \$9. Trade protection members are required to pay an entrance fee of \$2.25. Apprentice members pay an entrance fee of 60 cents.

Full membership dues are \$25.90 per year, divided as follows: Weekly dues, 45 cents; benevolence, 30 cents per year; accident, 10 cents per year; assistance to other trades, 30 cents per year; superannuation, 30 cents per quarter; other, 60 cents per year. Machinist section member's dues are \$18.10 per year, divided as follows: Weekly dues, 30 cents; benevolence, 30 cents per year; accident, 10 cents per year; assistance to other trades, 30 cents per year; superannuation, 30 cents per quarter; other, 60 cents per year. Trade member's dues are \$16.80 per year, divided as follows: Weekly dues, 30 cents; benevolence, 30 cents per year; assistance to other trades, 30 cents per year; other, 60 cents per year. Trade protection member's dues are \$6.10 per year, divided as follows: Weekly dues, 10 cents; benevolence, 30 cents per year; other, 60 cents per year. Apprentice member's dues are \$3.90 per year. There were 9 assessments made in 1906, 14 in 1905, 15 in 1904, 11 in 1903, and 13 in 1902, for the general fund; the amount of each assessment is not reported. Dues and assessments are collected through the local organizations. Members are relieved from payment of dues when superannuated, when disabled, or when in receipt of benefits.

Membership lapses in benefit features only with the lapse of membership in the labor organization. Members suspended for arrearages immediately become beneficiaries on reducing their arrearages below the suspension point. There is no provision for refunding contributions to members leaving the union.

**TEMPORARY DISABILITY BENEFIT.**—Benefit begins immediately if notice is sent within two days after beginning of illness, otherwise one day before notice is received. Membership of one year is required in the various classes for a member to become entitled to benefit. To prevent shamming or fraud, visits of the sick committee are required, and, if deemed necessary, a physician's examination of the patient in the presence of the sick committee.

Trade and trade-protection members do not receive sick benefits. Any sick benefit terminating, members are again entitled to benefit after working eight weeks at the trade. The scale of benefits in the various classes is as follows:

#### FULL MEMBERS.

Highest class, membership of 10 or more years: Weekly benefits, \$3 for 26 weeks, \$1.50 per week for remainder of sickness.

Second class, 5 and under 10 years' membership: Weekly benefits, \$3 for 26 weeks, \$1.50 for 78 weeks, the benefit then to terminate.



Third class, membership under 5 years: Weekly benefits, \$3 for 20 weeks, \$1.50 for 32 weeks, then terminate.

#### MACHINIST-SECTION MEMBERS.

Highest class, membership of 10 or more years: Weekly benefits, \$3 for 10 weeks, \$1.50 for 16 weeks, 75 cents per week as long as ill.

Second class, membership of less than 10 years: Weekly benefits \$3 for 10 weeks, \$1.50 for 16 weeks, 75 cents for 26 weeks, when the benefit shall cease.

#### APPRENTICES.

\$1.50 per week for 26 weeks, 75 cents per week for 26 weeks.

Members in receipt of temporary disability benefit are restricted to the house during certain hours, must not become intoxicated, and must not do any kind of work. Members forfeit benefit right when caught shamming, when disease was improperly contracted, or when disability was caused by drunkenness or disorderly conduct. During the fiscal year there were 565 members who received temporary disability benefits, which amounted to \$6,410.70.

DEATH BENEFIT.—The amounts of death benefits, according to classes, are as follows:

Highest class: Full membership; amount of benefit, \$72.

Second class: Machinist-section members; amount of benefit, \$48.

Third class: Apprentices, trade members, and trade-protection members entering under 55 years of age; amount of benefit, \$30.

Fourth class: Trade-protection members entering when over 55 years of age; amount of benefit, \$15.

On the death of the wife of a full member \$30 is paid; on the death of the wife of a machinist-section member \$18 is paid. These amounts are deducted from the benefit of the husband.

One year's membership is required for a member to become entitled to death benefit. Twenty-four hours is ordinarily required to settle a death claim after the receipt of the physician's or registrar's certificate. Members forfeit the right to death benefit only by forfeiture of membership in the labor organization.

There were 45 death-benefit claims for members and 12 for members' wives paid during the fiscal year, amounting to \$2,502 for members and to \$360 for members' wives, a total for the year of \$2,862.

PERMANENT DISABILITY BENEFIT.—A member who, by the loss of a limb or having one disabled by accident or otherwise, or through blindness, imperfect vision, apoplexy, epilepsy, or paralysis, may be rendered permanently unable to follow the trade is entitled to a permanent disability benefit, according to class of membership, as follows: Highest class, full members, amount of benefit, \$600; second class, machinist-section members, benefit, \$300.

No other class of members receive permanent disability benefit.

A member having received permanent disability benefit since 1885 shall not qualify for any further benefit except funeral benefit, for which he shall pay 5 cents per week dues. Those having received permanent disability benefit prior to 1885 shall be entitled to sick and death benefit, for which they must pay 15 cents per week dues. The executive council in all cases, when proper application has been made for permanent disability benefit, if it considers there is a probability of recovery from the disability, shall have the power to place the member under whatever professional care it may deem proper, the expenses to be defrayed from the permanent disability fund of the society. Any member recovering from what was deemed a permanent disability must return to the society such portion of the money paid him as the executive council may consider equitable. A membership in the society of one year is required for a member to become entitled to permanent disability benefit. A member becoming permanently disabled, who has been a member of the society less than one year, shall have returned to him all money paid by him to the society, and shall cease to be a member. Any full member who is permanently unable to work at the trade, and who has been in the society 25 years or more and has attained the age of 55 years, may accept, at his option, superannuation benefits in lieu of permanent disability benefit. Members receiving a lump sum permanent disability benefit are permitted to work at gainful occupations, but not at any occupation included within the society. Such work does not reduce the benefit payment. Members forfeit their right to benefit when disability is caused by improper conduct.

There were two claims for permanent disability benefit paid during the year, amounting to \$1,200.

**SUPERANNUATION BENEFIT.**—A member to become entitled to superannuation benefit must have been a member of the society 25 years and must be 55 years of age. The amount of benefit is based on the class of membership, as follows:

**FULL MEMBERS.**

Highest class, 40 or more years of membership, \$3 per week; second class, 35 years of membership, \$2.70 per week; third class, 30 years of membership, \$2.40 per week; fourth class, 25 years of membership, \$2.10 per week.

**MACHINIST-SECTION MEMBERS.**

Highest class, 40 or more years of membership, \$2.40 per week; second class, 35 years of membership, \$2.10 per week; third class, 30 years of membership, \$1.80 per week; fourth class, 25 years of membership, \$1.50 per week.

Machinist-section members and full members are the only classes that receive superannuation benefits. Benefits are continuous. Members become entitled to this benefit regardless of income from

other sources, but are not permitted to work at any of the occupations included within the society while receiving this benefit. Forfeiture of benefit is only by forfeiture of membership in the labor organization.

There were 118 members receiving this benefit during the year, at an expenditure of \$17,803.95.

**UNEMPLOYMENT AND TRAVEL BENEFITS.**—Unemployment benefits are paid members, the amount of benefit being governed by the class of membership, as follows:

**FULL MEMBERS.**

Highest class, 10 or more years' membership: Weekly benefits, \$3 for 14 weeks, \$2.10 for 30 weeks, \$1.80 per week for balance of unemployment, but in no case to exceed \$119.40 during any period of 52 weeks.

Second class, 5 years and under 10 years' membership: Weekly benefits, \$3 for 14 weeks, \$2.10 for 30 weeks, \$1.80 for 34 weeks.

Third class, under 5 years' membership: Weekly benefits, \$3 for 14 weeks, \$2.10 for 14 weeks, \$1.80 for 24 weeks.

**MACHINIST-SECTION MEMBERS.**

Weekly benefits, \$3 for 10 weeks, \$1.50 for 12 weeks, 75 cents per week for 14 weeks.

**TRADE AND TRADE-PROTECTION MEMBERS.**

Weekly benefits, \$3 for 14 weeks, \$2.10 for 14 weeks, \$1.50 for 24 weeks.

Benefits are not paid for less than three days. Members working 48 hours in any one week, overtime included, are not entitled to benefits for that week. Membership of one year is required to become entitled to this benefit. Members out of employment must sign the vacant book daily if within 2 miles of a branch of the society and must accept work when offered. Any member losing his employment through neglect of work, drunkenness, or disorderly conduct shall not be entitled to unemployment benefits until he has again been employed eight consecutive weeks at the ordinary rate of wages of the shop or district he may be working in; and any member leaving one job to go to another, under conditions unsatisfactory to the union, and not keeping it for six consecutive weeks, shall not be entitled to benefits until he again obtains employment and works four successive weeks at the trade. Any member refusing work when offered, or neglecting to apply when informed of a vacancy, forfeits his right to this benefit until he again obtains employment and has worked four successive weeks at the trade. Any member who is in receipt of benefit and gives preference to a person not belonging to the society, to ask for or to accept a situation, forfeits his right to benefits for six months.

There were 298 members who received unemployment benefits during the year, amounting to \$2,955.48. Aggregate days of benefits are not reported.

Travel benefits are paid members while unemployed, provided they go to places where they are told there are vacancies, or where there are reasonable expectations of obtaining employment. Unemployed members under 50 years of age are compelled to use traveling cards.

During the year 16 members received travel benefits at a cost of \$53.25. The total amount of unemployment and travel benefits for the year was \$3,008.73.

**BENEVOLENCE.**—During the fiscal year the sum of \$335 was granted to members in distress.

**TOOL BENEFIT.**—Any member being a pattern maker, millwright, or machine joiner, losing tools by fire or water, or any seagoing member losing tools or effects, shall, upon satisfactory proof, be compensated for such loss, but in no case to exceed the sum of \$60.

**EQUALIZATION OF FUNDS.**—There shall be an equalization of the funds of the society whenever the executive council may deem it necessary, in proportion to the number of members in each branch. The council shall authorize the debtor branches to pay the creditor branches the equalization money due them in such manner, form, and place as they may think best, and with the greatest security. It shall also have full power to cause one branch to remit to another, from time to time, whatever sums of money it may deem necessary to meet the expenditure of such branch, and in no case shall one branch be ordered to remit to another less than \$120.

#### **GRAND INTERNATIONAL BROTHERHOOD OF LOCOMOTIVE ENGINEERS.**

This brotherhood was organized in 1863; it is not incorporated. A benefit for the relief of the widows and orphans of deceased members was instituted in 1888; a fund for the relief of indigent members was instituted in 1902.<sup>(a)</sup> Members are also entitled to the privileges of the railroad men's home.<sup>(b)</sup> The benefit fund is not separately organized. There are 690 local organizations, called subdivisions, in the brotherhood—621 in the United States, 57 in Canada, and 12 in Mexico. The office is located at Cleveland, Ohio. The data here given are for the fiscal year ending December 31, 1905.

**ADMINISTRATION.**—The indigent benefit and the widows and orphans' benefit are administered by the grand chief engineer, or a committee appointed by him for that purpose. The grand chief engineer is elected by ballot at the biennial convention of the brotherhood, and is bonded in the sum of \$25,000. All drafts on the fund

(a) All other benefits are carried by the Mutual Life and Accident Insurance Association of the brotherhood.

(b) For description of Home for Aged and Disabled Railroad Employees of America, see page 79.

must be signed by the grand chief engineer and the first assistant grand chief engineer. The accounts are audited annually by the second assistant grand chief engineer. Claims for benefit are passed upon by the grand chief engineer; appeals may be taken to the grand lodge.

**CONDITIONS OF MEMBERSHIP.**—No person may become a member of the brotherhood unless he is a white man, 21 years of age, and can read and write, and is a man of good moral character, temperate habits, and a locomotive engineer in actual service when proposed, and has had experience as such at least six months, each subdivision to be the judge of what constitutes six months' experience.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to the subdivision to which application for membership is made. The dues are \$2.50 per annum, paid in advance; an annual assessment of 50 cents is levied on all the members for the general expenses of the grand lodge. A charter fee of \$20 is charged to new subdivisions. As a supplementary income, all profits from the sale of the journal of the brotherhood are placed to the credit of the benefit fund. Members in receipt of indigent benefits are relieved from the payment of dues. Members when three months in arrears for dues and assessments forfeit their right to the benefit. There is no provision for refunding contributions to members who leave the brotherhood.

**INDIGENT BENEFIT.**—The indigent benefit established by the brotherhood is for the purpose of extending relief to members who, by age, accident, or misfortune, are unable to perform any kind of labor and have no one to take care of them but the brotherhood. No applicant for relief from this fund may receive more than \$20 per month. All applications for relief must be signed by the chief and the first assistant engineer and five members in good standing of the subdivision to which the applicant belongs, under seal of subdivision, application to be subject to the approval of the grand chief engineer. An engineer who has been running an engine for ten years or more previous to joining the Brotherhood of Locomotive Engineers will not be a beneficiary under the indigent fund until he has been a member of the brotherhood ten years. There were 150 members who received relief from this fund during the fiscal year—38 receiving permanent disability pensions and 112 indigent benefit. The pensions amounted to \$11,900, and the relief for indigent members to \$24,820, making a total of benefit payments of \$36,720. Financial relief is granted to the widows and orphans of deceased members, the amount of relief being governed by the circumstances of each case. The amount expended for this purpose during the fiscal year is not reported.

**LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION.**

The Grand International Brotherhood of Locomotive Engineers was organized in 1863; it is not an incorporated body. The Mutual Life and Accident Insurance Association of the brotherhood was organized and incorporated in 1894, and carries the death and the permanent disability benefits instituted by the Brotherhood of Locomotive Engineers in 1867. There are 690 local organizations, called subdivisions, in the brotherhood—621 in the United States, 57 in Canada, and 12 in Mexico. The office of the association is located at Cleveland, Ohio. The data here given are for the fiscal year ending December 31, 1905.

**ADMINISTRATION.**—The affairs of the association are administered by a president, vice-president, secretary-treasurer, and a board of nine trustees. These officers are elected by ballot at the biennial conventions of the association. The president is elected for a term of four years, the other officers for a term of two years. The president and the secretary-treasurer are each bonded for \$25,000. The funds of the association are deposited in a bank designated by the trustees, disbursements being made by the secretary-treasurer on orders signed by the president. The accounts are audited semi-annually by expert accountants employed by the trustees, and annually by the superintendent of insurance of the State of Ohio. The president and the secretary-treasurer pass upon all claims for benefits, and their decisions are final.

**CONDITIONS OF MEMBERSHIP.**—All members of the Brotherhood of Locomotive Engineers are required to make application for membership in the Mutual Life and Accident Insurance Association of the brotherhood. Members of the brotherhood to be eligible to membership in the insurance association must be vouched for and pass a medical examination, and must be not under 21 and not over 50 years of age. Members of the insurance association may not retain their membership after they leave the Brotherhood of Locomotive Engineers.

**FEES, DUES, AND ASSESSMENTS.**—An entrance fee of 50 cents is charged for each policy of \$1,500 taken by the member. The reinstatement fee is \$2.50 and also 50 cents for each \$1,500 policy. An annual assessment of 50 cents is levied on each member for the expense account of the association. In addition, an assessment of 50 cents on each \$1,500 policy is levied, when necessary, to pay benefit claims. There were 53 assessments levied in 1901, 52 in 1902, 59 in 1903, 52 in 1904, and 53 in 1905. As an additional revenue, \$6,304.38 interest

was credited to the benefit fund during the fiscal year. A member of the association who is unable to pay his assessments through lack of employment or from disability may have his policy carried for him by the association; but all applications for such relief must be sworn to by the applicant and approved by the division of which he is a member. All such relief is charged to the policy of the member and deducted when the policy is paid. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiaries of a member, the amount of benefit being determined by the number of policies carried by the deceased member. A member 21 and under 40 years of age may carry one, two, or three policies of \$1,500 each. A member 40 and under 45 years of age may carry one or two policies of \$1,500 each. A member 45 and not over 50 years of age may carry one policy for \$1,500. The policies of members are in force immediately on becoming members of the association. Claims for benefit are payable 60 days after publication of notice of death in the journal of the order; 70 days are usually required to settle a claim. A member forfeits the right to benefit by violation of the laws of the Brotherhood of Engineers. If expelled from the brotherhood, he may carry his insurance for one year from date of expulsion. There were 536 claims for death benefit paid during the fiscal year, amounting to \$1,188,300.

**PERMANENT DISABILITY BENEFIT.**—Any member while engaged in any lawful vocation receiving injuries which will cause the amputation of a hand at or above the wrist, or of a foot at or above the ankle, or the loss of one eye or both eyes, shall receive the whole amount of the policy or policies carried by him, as shown under death benefit. The payment of such claim terminates the membership. A physician's certificate is required, stating the nature and extent of the disability; claims are payable 60 days after the receipt of proof of disability, except for blindness, in which case the claim is not paid until one year after the loss of sight and after an examination has been made by two competent oculists, one of whom must be chosen by the association. Members forfeit the right to benefit by violation of the laws of the Brotherhood of Engineers; if expelled from the brotherhood, policies may be carried one year after expulsion. There were 58 claims for permanent disability benefit paid during the fiscal year, amounting to \$139,200.

#### **BROTHERHOOD OF LOCOMOTIVE FIREMEN AND ENGINEMEN.<sup>(a)</sup>**

This brotherhood was organized in 1873; it is not an incorporated body. A death benefit for members was instituted in 1876, and a permanent disability benefit was instituted in 1882. The benefit

<sup>a</sup> Original title was Brotherhood of Locomotive Firemen; changed since fiscal year.

fund is not separately organized. Members are also entitled to the privileges of the railroad men's home.<sup>(\*)</sup> There are 703 local organizations, called lodges—643 in the United States, 56 in Canada, and 4 in Mexico; all participate in the benefit fund. The central office is located at Peoria, Ill. The data here given are for the fiscal year ending June 30, 1906.

**ADMINISTRATION.**—The funds of the brotherhood are administered by the grand master and the grand secretary-treasurer. These officers are elected by ballot at the biennial convention of the brotherhood. The grand master is bonded in the sum of \$25,000, and the grand secretary-treasurer in the sum of \$100,000 for all funds except the protective fund, for which fund he is bonded in an additional sum of \$250,000. The funds are deposited in bank; disbursements are made by checks signed by the grand secretary-treasurer, countersigned by the grand master. The accounts are audited annually by the grand trustees. The grand master and the grand secretary-treasurer pass upon all claims for benefits. Appeals from the decisions of these officers may be taken to the biennial convention of the brotherhood.

**CONDITIONS OF MEMBERSHIP.**—All members of the brotherhood are required to make application for membership in the benefit department. A member of the brotherhood to be accepted as a member of the beneficiary department must be in good health, and not under 18 and not over 45 years of age. A medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2. The dues are \$2.50 per year, paid semiannually in advance. An assessment of \$9, \$6, \$4.50, \$3, or \$1.50 is levied quarterly on members in accordance with the amount of insurance carried by each member; should the amount so raised prove to be insufficient to pay the claims for benefits, as many assessments as are deemed necessary may be levied on this basis. An additional assessment of 50 cents per quarter may be levied on members for the maintenance of the protective fund; whenever the amount in the protective fund reaches \$250,000, the assessments cease until the amount in the fund drops to \$150,000. There were two such assessments levied in 1903 and in 1904. A charter fee of \$50 is charged to new local organizations. As a supplementary revenue \$1,789.76 interest was credited to the benefit fund during the fiscal year. Contributions to the central body are the same for all members, except as to the amount of insurance carried. Members are suspended from benefits if dues and assessments are not paid on or before the second day of the second month of the quarter; members so suspended may be reinstated

<sup>a</sup> For description of Home for Aged and Disabled Railroad Employees of America, see page 79.



within 30 days by paying arrears; after 30 days they must return as new members. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of the deceased member, the amount being governed by the class of insurance carried by the deceased member, as follows: Highest class, \$3,000; second class, \$2,000; third class, \$1,500; fourth class, \$1,000; fifth class, \$500.

Members under 40 years of age may select any class, but members 40 years of age and over may not take \$3,000 or \$2,000 certificates. Members are entitled to certificates immediately on joining the brotherhood, and certificates are in force immediately after being issued. Claims for benefit become payable 15 days after publication in the official magazine; 30 days are usually required to settle a claim. Members forfeit the right to benefit by making false statements in their applications for membership in the benefit fund. There were 487 claims for death benefit paid during the fiscal year, amounting to \$706,850.

**PERMANENT DISABILITY BENEFIT.**—A member who suffers the loss of a hand at or above the wrist joint, or of a foot at or above the ankle joint, by severance, or who becomes totally and permanently blind in both eyes, or totally and permanently incapacitated from performing all manual labor by Bright's disease, or by total and permanent paralysis of either extremity, or by locomotor ataxia, or by consumption of the lungs in its last stages, is entitled to a permanent disability benefit, the amount being governed by the class of certificate carried, as shown under death benefit, which certificate, and the conditions under which it is issued, covers this benefit feature as well.

When it becomes necessary to determine whether an applicant for permanent disability benefit is entitled thereto, the brotherhood through the proper officers may select a physician to make an examination, and if the report of the physician is not satisfactory to the applicant he and the officers representing the brotherhood may each employ a physician to make the examination, and if the two physicians can not agree on a report they may call in another physician, and the report of any two of them must be accepted as final. The family physician of the applicant may not act as an examining physician. Members forfeit their right to benefit by making false statements when applying for membership in the benefit fund. The payment of this benefit terminates the membership. There were 91 claims for disability benefit paid during the fiscal year, amounting to \$144,500.

**LADIES' SOCIETY OF THE BROTHERHOOD OF LOCOMOTIVE FIREMEN AND ENGINEMEN.**

This society was organized in 1884; it is not incorporated. A death benefit for members was instituted in 1903; the benefit fund is not separately organized. There are 201 local lodges in the society—194 in the United States and 7 in Mexico. The members of all the lodges but one participate in the benefit fund. The office is located at Boone, Iowa. The data here given are for the fiscal year ending June 30, 1906.

**ADMINISTRATION.**—The grand president and the grand secretary-treasurer administer the funds of the society; these officers are elected by ballot at the biennial conventions of the society. The grand secretary-treasurer is bonded in the sum of \$20,000. Disbursements of the funds are made by the grand secretary-treasurer on vouchers signed by the grand president. The accounts are audited annually by the grand board of trustees. The grand secretary-treasurer passes upon all claims for benefit, and her decisions are final.

**CONDITIONS OF MEMBERSHIP.**—An applicant for membership shall be of good moral character, not under 16 years of age, and she shall be the mother, wife, sister, daughter, or widow of a member in good standing in the Brotherhood of Locomotive Firemen and Enginemen or of one who at the time of his death was in good standing in the said organization. Applicants for membership in the benefit fund must be not under 16 and not over 49 years of age; a medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to and retained by the local lodge; the dues of the grand lodge are \$1 per annum, payable semiannually. An assessment of 60 cents per quarter is levied on members having insurance certificates of \$200 and \$1.20 per quarter on members having insurance certificates of \$400. A charter fee of \$5 is charged to new local lodges. No special or increased benefit can be secured by the payment of increased contributions, other than that members having the lower grade certificates may obtain a higher grade certificate. As a supplementary income interest to the amount of \$688.83 was credited to the benefit fund. Members are suspended from benefits when in arrears for dues, and if dues are not paid within 60 days members are dropped from the roll. There is no provision for refunding contributions to members who leave the society.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to her beneficiary, the amount being governed by the class of the insurance certificate held by the deceased member as follows: Highest class, \$400; second class, \$200. Members become entitled to benefit

immediately on receipt of their insurance certificate. Claims for benefit are usually settled within two days after being approved. Members forfeit the right to benefit by forfeiture of membership in the society. There were 24 claims for death benefit paid during the fiscal year, amounting to \$5,200.

#### ALASKA FISHERMEN'S UNION.

This union was organized in 1902; it is not an incorporated body. Death, shipwreck, and tobacco benefits were instituted at the time of the organization of the union. The benefit fund is not separately organized. There are two local branches, both in the United States, all the members of which participate in the benefit fund. The office is located at San Francisco, Cal. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the secretary and the treasurer. These officers are elected annually by secret ballot of the general membership; the secretary is bonded in the sum of \$1,000 and the treasurer in the sum of \$3,000. The funds are deposited in bank; disbursements are made by the treasurer on warrants authorized by the union and signed by the secretary. The accounts are audited semiannually by the finance committee. The secretary passes upon all claims for funeral benefit; a committee appointed by the union, the secretary, or the agent of the union pass upon claims for shipwreck benefit. The decisions of these officers are final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5. The dues are \$5 per annum, paid in advance by members direct. No charter fee is charged by the union. Members are relieved from the payment of contributions when they become disabled. Members are suspended from benefit when in arrears. There is no provision for reimbursement of contributions to members who may leave the union.

**DEATH BENEFIT.**—A funeral benefit of \$75 is provided for the burial of a member by the union, "provided, his death occurs at headquarters, at any of the branches of the union, or in the immediate vicinity thereof; provided the member is buried under any other auspices, no relative or claimant shall be entitled to the burial benefit." A membership of six months is required for a member to become entitled to the benefit. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were three claims for funeral benefit paid during the fiscal year, amounting to \$225.

**SHIPWRECK BENEFIT.**—In case of shipwreck while going to, while on, or while coming from the fishing ground, members are entitled to a benefit not to exceed \$30 for the loss of kits. A membership of six

months is required for a member to become entitled to the benefit. There were 12 claims for shipwreck benefits paid during the fiscal year, amounting to \$360.

**TOBACCO BENEFIT.**—Twenty-five cents per week is allowed to members who are in hospitals as a tobacco benefit. The total amount of this benefit paid during the fiscal year was \$191.40.

#### **BROTHERHOOD OF RAILROAD FREIGHT AND BAGGAGEMEN OF AMERICA.**

This brotherhood was organized in 1902; it is incorporated. A death benefit for members was instituted in 1902; the benefit fund is not separately organized. There are 40 local organizations, all within the United States, and all participate in the benefit fund. The office is located at Lancaster, Pa. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds are administered by the general president, five general vice-presidents, general secretary-treasurer, and five general directors. These officers are elected by ballot at the biennial convention. The general president and general secretary-treasurer are bonded each in the sum of \$2,500. The funds of the brotherhood are deposited in bank, disbursements being made by the general secretary-treasurer on warrants signed by the general president. The accounts are audited annually by the auditing committee. The general president and the general secretary-treasurer pass upon all claims for benefits; appeals from the decisions of these officers may be taken to the general board of directors, then to the biennial convention of the brotherhood.

**CONDITIONS OF MEMBERSHIP.**—Members must be in good health (no medical examination is required) and not under 18 years of age; these are all the requirements for membership in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1.50. The reinstatement fee is \$1.50. The annual dues are \$4.20, paid monthly through the local organization. Members are suspended from benefits when three months in arrears. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—On the death of a member \$50 is paid as a death benefit. A membership of six months in the brotherhood is required for a member to become entitled to death benefit. Claims for benefit become payable immediately on receipt of proof of death; 30 days are ordinarily required to settle a claim. Members forfeit the right to benefit when death is caused by drunkenness, by disease contracted before joining the brotherhood, or by suicide. There were four claims for death benefit paid during the fiscal year, amounting to \$200.

**GLASS BOTTLE BLOWERS' ASSOCIATION OF THE UNITED STATES AND CANADA.**

This association was organized in 1876; it is not incorporated. A death benefit for members was instituted in 1891; the benefit fund is not separately organized. There are 111 locals in the association—108 in the United States and 3 in Canada. The office is located at Philadelphia, Pa. The data here given are for the fiscal year ending June 30, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the national president, general secretary, general treasurer, and the general executive board; these officers are elected by ballot at the annual convention of the association. The general secretary is bonded in the sum of \$10,000 and the general treasurer in the sum of \$50,000. The surplus funds are invested in bonds, sufficient funds for the current expenses of the organization being deposited in bank. Disbursements are made by order drawn on the general treasurer signed by the general president and the general secretary. The accounts are audited quarterly by the trustees, and also annually by auditors appointed by the general president and the general executive board. All claims for death benefit are passed upon by the financial secretary of the local branch, the general secretary, and the general executive board. Appeals from the decisions of these officers may be made to the general convention of the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund. Members leaving the trade may retain membership by paying death assessments.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5; but a glass blower coming from a foreign country may be charged an entrance fee of \$500. There are no regular dues as such paid to the central organization, dues being paid only to the local unions; but for the support of the central body a system of assessments is in force as follows: When the general fund in the hands of the treasurer is less than \$200,000, an assessment of 2 per cent per month is levied on the earnings of members; when the fund is \$200,000 or more, the assessment is 1 per cent per month on the earnings of members. Assessments are levied for 10 months of the year. An assessment of 1 per cent per month was levied for the fiscal year. Additional assessments may be levied for trade purposes. When necessary an assessment is levied for the mortuary fund. There were 94 assessments, of 10 cents per member, during the fiscal year. There is no charter fee charged to local branches. Members when in arrears to the amount of \$2 are suspended from benefit. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member \$500 is paid to the person named in his certificate as beneficiary. A member becomes

entitled to benefit immediately upon admission to the association. Claims for benefit become payable two weeks after proof of death; ordinarily 10 days are required to settle a claim. Members forfeit the right to benefit only by forfeiture of membership in the labor organization. There were 94 claims for death benefit paid during the fiscal year, amounting to \$47,885.20.

#### **AMALGAMATED WINDOW GLASS WORKERS OF AMERICA.**

This association was organized in 1904; it is not incorporated. A death benefit for members was instituted in 1904. The benefit fund is not separately organized. There are 90 local organizations, called preceptories, in the association, all within the United States. The office is located at Cleveland, Ohio. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the president, secretary, treasurer, and an executive board of eight members and three trustees. These officers are elected by ballot at the annual convention. The president, secretary, treasurer, and three trustees are each bonded in the sum of \$5,000. The funds are deposited in bank, checks being signed by the treasurer and countersigned by the president and the secretary. Checks on time deposits must be indorsed by the trustees. The accounts are audited semiannually by an expert accountant. The secretary and committee of the local organization, and the president, secretary, and executive board of the association pass upon all claims for benefit. The decision of these officers is final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members leaving the trade may retain membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee of those who are entitled to become members under the plan of amalgamation is \$1; apprentices becoming members at the end of their apprenticeship must pay \$25, and all other persons, \$300. The dues are 2 per cent of earnings, paid monthly through the local organization. No assessments have been levied during the last four years. No charter fee is charged to local organizations. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member in good standing the sum of \$500 is paid to his beneficiaries. Prior to April 1, 1907, the amount of the benefit was \$300. Members become entitled to benefit immediately on joining the association. Claims become payable within 30 days of receipt of proof of death; two weeks are ordinarily required to settle a claim. Members forfeit their right to benefit by forfeiture of membership in the labor organization.

There were 67 claims for death benefit paid during the fiscal year, amounting to \$19,530.50.

**AMALGAMATED GLASS WORKERS' INTERNATIONAL ASSOCIATION  
OF AMERICA.**

This association was organized in 1900; it is not incorporated. A permanent disability benefit was instituted in 1900, and a death benefit for members in 1901. The benefit fund is not separately organized. There are 36 local organizations in the association—32 in the United States, and 4 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the general president, the general secretary-treasurer, and the general executive board. These officers are elected biennially by vote of the general membership. The general secretary-treasurer is bonded in the sum of \$2,000. The funds are deposited in bank; disbursements are made by the general secretary-treasurer when authorized by the general executive board. The accounts are audited quarterly by the general executive board. The local union, the general secretary-treasurer, and the general executive board pass upon claims for benefit; appeal may be taken to the board of appeals.

**CONDITIONS OF MEMBERSHIP.**—All members of the association are required to become members of the benefit fund. Members in good health, of not under 18 and not over 60 years of age, are entitled to full benefits; members over 60 years of age or in bad health at the time of joining the association receive reduced benefits. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents; the reinstatement fee is 50 cents. The dues are \$3 per annum, paid monthly through the local organization. Whenever, by virtue of increased claims upon the funds of the organization, a deficiency is likely to occur, the general executive board is authorized to levy an assessment of 10 cents per month on each member for such length of time as may be deemed necessary. A charter fee of \$10 is charged to new local organizations. Members are suspended from all benefits when three months in arrears, but suspended members may be reinstated by paying all arrears and 50 cents for reinstatement fee, and are entitled to benefits six months after reinstatement. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership, as follows: Highest class, membership of 2 years, \$75; second class, membership of 1 year, \$50. A membership of one year is necessary for a member to become entitled to benefit. Members not physically qualified for the above classes are entitled to a benefit of \$50 after a membership of two years.

Claims for benefit are payable immediately on approval of the general executive board; one month is usually necessary to settle a claim. A member forfeits the right to benefit when death is caused by improper conduct, or by disease incurred previous to becoming a member of the association, or when on duty as a volunteer or militiaman, or by exposing himself to risks to which members are not usually liable. There were 11 claims for death benefit paid during the fiscal year, the total amounting to \$796.55.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit is paid to a member who is totally blind, or who has lost an arm or a leg or four fingers of one hand, or who is afflicted with any physical disability resulting from paralysis or accident. The amount of benefit paid is governed by length of membership, as follows: Highest class, membership of 2 years, \$100; second class, membership of 1 year, \$75. A membership of one year is required for a member to become entitled to benefit. Members not physically qualified and those 60 years of age and over at the time of joining the association are entitled to a permanent disability benefit of \$50 after a membership of two years. Benefits are paid \$5 weekly until the full amount is paid. Payments of permanent disability benefit date from the receipt of the report of the physicians making the examination. Members are not permitted to engage in gainful occupation while receiving permanent disability payments. One examination by two physicians is required of members applying for permanent disability benefit. Members receiving permanent disability payments must refrain from the use of intoxicants. The causes for forfeiture of permanent disability benefit are the same as for forfeiture of death benefit. There were no payments made for permanent disability during the fiscal year.

#### **THE GRANITE CUTTERS' INTERNATIONAL ASSOCIATION OF AMERICA.**

This association was organized in 1877; it is not incorporated. A death benefit for members was instituted in 1877 and a superannuation benefit in 1905. The benefit fund is not separately organized. There are 265 local organizations, called branches, in the association—258 in the United States and 7 in Canada. All locals participate in the benefit fund. The office is located at Quincy, Mass. The data here given are for the fiscal year ending February 28, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the international council, composed of the international president, the international secretary-treasurer, and five other members. The international secretary-treasurer is elected for a term of four years by popular vote of the members. The international president is elected for a term of one year, and the five other members of the



international council are elected for terms of six months, by a vote of the members of the branch located at the place at which the international office is located and are members of the local branch. The international secretary-treasurer is bonded in the sum of \$10,000. The funds are deposited in bank, disbursements being made by the international secretary-treasurer on warrants approved by the international council; all surplus funds are invested in bonds in the name of the international association. The accounts are audited annually by a committee elected by the association. The officers of the local branch and the international council pass upon all claims for benefit; appeals from the decisions of these officers may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members leaving the trade may retain membership in the association by paying 35 cents per month as dues and be entitled to full death benefit.

**FEEs, DUES, AND ASSESSMENTS.**—The entrance fee for apprentices making application for membership in the association is \$3, provided application is made at the first regular meeting of the local branch after the expiration of the term of apprenticeship. Apprentices who have served their apprenticeship within the jurisdiction of the association, and have never worked in the vicinity of a local branch are charged \$10 entrance fee; all others are charged an entrance fee of \$25, except those who have worked in opposition to the association, who shall pay an entrance fee of not less than \$75. The reinstatement fee is 25 cents for each month in arrears not to exceed a total of \$12.50, in addition to the amount in arrears. The dues of members to the local branch are \$1 per month; members over 50 years of age pay half rate. Ninety per cent of all money collected by the local branch is paid to the international secretary-treasurer for the support of the association. This does not apply to assessments levied by the international executive council for trade purposes, all of the money so raised being paid to the international secretary-treasurer. The contributions of members to the central body vary with age, members 50 years of age and over paying one-half rates. Contributions of members are reduced on account of age or when out of employment for two months or longer. Members are suspended from benefits when three months in arrears. Members reinstated become entitled to benefits six months after reinstatement. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to his beneficiary, the amount being governed by the length of membership of the deceased member in the association, as follows:

Highest class, membership of 10 years and over, \$200; second class, membership of 5 and under 10 years, \$150; third class, membership of 1 and under 5 years, \$100; fourth class, membership of 6 months and under 1 year, \$75; fifth class, membership of under 6 months, \$50.

A member reaching the age of 60 years, who has been in continuous good standing for 10 years, will, upon application, be paid a benefit of \$125 and be exempt from all dues and assessments, and at his death his heirs will be entitled to a death benefit of \$75. Claims for death benefit are paid immediately on receipt of proof of death. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were 133 claims for death benefit paid during the fiscal year, the amount of which is not reported. There were also paid during the fiscal year 112 claims for the age retirement benefit.

**SUPERANNUATION BENEFIT.**—Any member of the association reaching the age of 62 years, who has been a member 20 years continuously and has been in good standing continuously for the 10 years preceding his reaching the age of 62 years, is entitled to a superannuation benefit of \$10 per month for six months in each year thereafter, payments to commence with November of each year, and is exempt from payment of all dues and assessments. If the fund provided for the purpose of this benefit should at any time prove insufficient, the international council may reduce the amount of benefit as may be deemed necessary. Members receiving superannuation benefits are permitted to engage in gainful occupations. There were 60 members who received superannuation benefits during the fiscal year, the total amount of which is not reported. The advance payment of a part of the death benefit mentioned under death benefit partakes somewhat of the nature of a lump-sum superannuation benefit.

#### **TABLE KNIFE GRINDERS' NATIONAL UNION OF THE UNITED STATES.**

This association was organized in 1896; it is incorporated. A death benefit for members was instituted the year the union was organized; the benefit fund is not separately organized. There are nine local organizations in the union, all within the United States. The office is located at Meriden, Conn. The data here given are for the fiscal year ending September 14, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the grand president, grand secretary, and grand treasurer. These officers are elected by ballot at the annual convention. The grand secretary and the grand treasurer are each bonded in the sum of \$500. The funds are deposited in bank, disbursements being made by the grand treasurer on warrants signed by the grand president and

grand secretary. The accounts are audited annually by the finance committee. The grand secretary and the grand treasurer pass upon all claims for benefits; but appeals may be taken, first, to the grand executive board, then to the convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—Entrance fees: Journeymen, \$1; apprentices, 50 cents; persons who have worked in nonunion shops, men, \$25; boys, \$12.50; foreigners, men, \$25; boys, \$12.50. The dues per annum are: For men, \$2.40, boys, \$1.20, paid monthly through the local organization. On the death of a member a per capita assessment is levied by the grand treasurer sufficient to cover the amount of the death benefit. There were three assessments levied in 1902, two in 1903, four in 1904, three in 1905, and four in 1906. No charter fee is charged to new locals. Old and infirm members are relieved from the payment of dues and assessments; members when disabled are relieved from dues and assessments during disability. Members are suspended from benefits when one month in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member an assessment is levied on each member sufficient in amount to raise a death benefit of \$50. Members are entitled to the death benefit immediately on admission to the union. Claims for death benefit become payable immediately on receipt of proof of death; one week is ordinarily required to settle a claim. Members forfeit the right to the benefit by forfeiture of membership in the union. There were four claims for death benefit paid during the fiscal year, amounting to a total of \$200.

#### **THE UNITED HATTERS OF NORTH AMERICA.**

This association was organized in 1854; it is not incorporated. A death benefit for members was instituted in 1907; the benefit fund is not separately organized. There are 23 local organizations in the association, all within the United States. The office is located at New York, N. Y. The data here given are for the fiscal year ending July 1, 1908.

**ADMINISTRATION.**—The funds of the association are administered by the general executive board, consisting of the president, vice-president, secretary, and treasurer. These officers are elected by ballot at the quadrennial convention. The secretary and the treasurer are bonded; the amount of the bonds is not reported. The funds are deposited in bank, it being permissible for \$10,000 to be deposited in the name of the treasurer; but all funds above that amount must be deposited in the name of the organization. Disbursements are made

on order of the secretary countersigned by the president. The accounts are audited semiannually by the finance committee. The general executive board passes upon all claims for benefit, and its decisions are final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—Data as to the amount of contributions of members to the central body were not obtainable further than that members pay 2 per cent of wages (earnings) as assessments and that members working on traveling cards pay \$6 per year to be entitled to death benefit. Members not working at the trade pay \$3 per year to secure death benefit. Members are suspended from benefits when three months in arrears and become beneficial one month after reinstatement. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the heirs of the member, the amount being governed by the length of membership in the association. For those who have been members of the association five years and less \$100 is paid as benefit; an additional \$10 is paid for each year or major fraction of year over five years' membership until the amount reaches \$300, this being the maximum amount of benefit paid. Members become entitled to benefits immediately on admission to the association. Claims for death benefit become payable immediately on receipt of proof of death; two weeks are ordinarily required to settle a claim. There were 192 claims for death benefit paid during the fiscal year, a total expenditure of \$54,552.08.

#### **INTERNATIONAL HOD CARRIERS AND BUILDING LABORERS' UNION OF AMERICA.**

This union was organized April 13, 1903; it is not an incorporated body. A death benefit for members was instituted in 1906, but did not become operative until January 1, 1907. The benefit fund is not separately organized. There are 271 local organizations in the international union—263 in the United States and 8 in other countries. The office is located at Syracuse, N. Y. The data here given are for the fiscal year ending December, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general president and the general secretary-treasurer. These officers are elected by secret ballot at the biennial convention of the union. The general secretary-treasurer is bonded in the sum of \$5,000. The funds of the union are deposited in bank, disbursements being made by the general secretary-treasurer on orders signed by the general president. The accounts are audited annually by a committee appointed by the general president. The financial secretary

of the local union and the general president and the general secretary-treasurer of the international union pass upon all claims for benefit. Appeals from the decisions of these officers may be taken to the judiciary board of the international union, then to the convention of the international union.

**CONDITIONS OF MEMBERSHIP.**—All members of the union who are 18 years and not over 60 years of age, are required to become members of the benefit fund; there are no other requirements for membership in the fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is 25 cents. The reinstatement fee is 25 cents. The dues are \$1.80 per annum in monthly installments of 15 cents, paid in advance. The general president and the general secretary, in conjunction with the general executive board, may levy an emergency assessment, but in no case shall such assessment be more than 10 cents per member, nor be levied more than twice a year. No assessments were levied during the past four years. A charter fee of \$10 is charged to local organizations. Members are suspended from benefits when three months in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$75 is paid to his beneficiary. A membership of six months in the union is required for a member to become entitled to the death benefit. Claims for benefit become payable immediately on receipt of proof of death; 10 days are usually required to settle a claim. Members forfeit the right to benefits by forfeiture of membership in the labor organization. During the six months from January 1, 1907, to June 30, 1907, inclusive, there were 18 claims for death benefit paid, amounting to \$1,350.

**HOTEL AND RESTAURANT EMPLOYEES' INTERNATIONAL ALLIANCE AND BARTENDERS' INTERNATIONAL LEAGUE OF AMERICA.**

This association was organized in 1890; it is not incorporated. A death benefit for members was instituted in 1903; the benefit fund is not separately organized. There are 525 local organizations in the association—502 in the United States and 23 in Canada. The central office is located at Cincinnati, Ohio. The data here given are for the fiscal year ending February 28, 1907.

**ADMINISTRATION.**—The benefit fund of the organization is administered by the investigation committee and the financial secretary of the local organization and the general secretary-treasurer and the general executive board of the international association. The local officers are elected semiannually at a meeting of the local organization and the international officers at the biennial convention; all officers are

elected by ballot. The local secretary is bonded in the sum of \$1,000 and the general secretary-treasurer in the sum of \$40,000. The funds are deposited in bank in the name of the secretary-treasurer, all disbursements to be indorsed by the majority of the executive board. The accounts of the association are audited by a committee and by an expert accountant selected by the bonding company. The investigation committee and the financial secretary of the local union and the general secretary-treasurer and the general executive board pass upon all claims for benefit, but appeals may be made to the convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—Twenty-five cents of the local entrance fee is paid to the international union as an entrance fee; the local entrance fee varies from \$1 to \$15. The reinstatement fee is 25 cents. The dues of members are \$1.80 per annum, paid monthly in advance through the local organization; 60 cents of the annual dues of each member is credited to the benefit fund. A charter fee of \$10 is charged to new locals. Members are suspended from benefit when two months in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$50 is paid to his or her heirs. A membership of six months is required for a member to become entitled to the benefit. Claims are payable immediately on receipt of proof of death; 15 days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of their membership in the labor organization. There were 395 claims for death benefit paid during the fiscal year, the total expenditure amounting to \$19,750.

#### **NATIONAL AMALGAMATED ASSOCIATION OF IRON, STEEL, AND TIN WORKERS OF THE UNITED STATES.**

This association was organized in 1876; it is not incorporated. A death benefit for members was instituted in 1903.<sup>a</sup> The benefit fund is not separately organized. There are 139 local organizations (called lodges) of the association, all within the United States. The office is located at Pittsburg, Pa. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the president, the secretary-treasurer, and the insurance secretary. The president and the secretary-treasurer are elected by ballot at the annual convention of the association; the insurance secretary is appointed. The president is bonded in the sum of \$5,000 and the

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<sup>a</sup> On October 1, 1908, sick and accident benefits were instituted.

secretary-treasurer in the sum of \$25,000. The funds are deposited in bank; disbursements are made by the secretary-treasurer; the checks of the secretary-treasurer must be countersigned by the president and the resident trustee. The accounts are audited quarterly by three trustees and annually by the auditing committee at the convention of the association. The insurance secretary passes upon the claims for benefit; appeals may be taken to the executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund. Members not working at the trade may retain membership in the benefit fund by paying the death assessment.

**FEES, DUES, AND ASSESSMENTS.**—The entrance and reinstatement fees are paid to and retained by the local organizations. The dues are \$7.60 per annum for the general fund, 80 cents of which is for the benefit fund. Dues are paid quarterly in advance through the local organizations. An assessment of 25 cents per month for the protective fund is levied on members. A charter fee of \$25 is charged to new local organizations. Members are relieved from the payment of the assessment for the protective fund when out of work. Members are suspended from benefit when three months in arrears.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiary. A membership of three months in the association is necessary for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. Members forfeit the right to benefit by forfeiture of their membership in the association. There were 55 claims for death benefit paid during the fiscal year, amounting to \$5,500.

#### **INTERNATIONAL JEWELRY WORKERS' UNION OF AMERICA.**

This union was organized in 1901; it is not incorporated. Temporary disability and death benefits were instituted at the time the union was organized; a superannuation benefit has been established, but it is not yet operative. There are 15 local organizations in the union, 14 of which are in the United States. The benefit fund is not separately organized. The office is located at Philadelphia, Pa. The data here given are for the fiscal year ending June 30, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general executive board, composed of the general president, four general vice-presidents, general secretary, and the general treasurer. These officers are elected by ballot at the annual convention of the union. The general secretary and the general treasurer are each bonded in the sum of \$1,000. The funds of the union are deposited in bank, disbursements being made by checks signed by the treasurer

and one trustee on warrants signed by the president and the secretary. The accounts are audited annually by the finance committee of the union. The secretary of the local organization and the general secretary pass upon claims for benefits, but appeals from the decisions of these officers may be taken to the general executive board, then to the annual convention of the union.

**CONDITIONS OF MEMBERSHIP.**—All eligible members of the union are required to become members of the benefit fund. To be admitted to membership in the benefit fund members must be in good health and not under 18 and not over 50 years of age. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for males is 50 per cent of the fee paid to the local union, which local fee must be not less than \$3. Females and apprentices pay one-half of these rates. The entrance fee for journeymen not attached to a local union is \$3. The reinstatement fee for unattached members is \$3; for others it is 50 per cent of the fee paid to the local organization. The dues are \$4.80 for males, \$3.60 for females, and \$2.40 for apprentices per annum, paid monthly through the local organization; by unattached members direct to the general secretary. Twenty-five per cent of all entrance fees and dues are placed to the credit of the benefit fund. A charter fee of \$10 is charged to new local organizations. The rate of contributions to the central body is the same for all members except females and apprentices. Members are relieved from the payment of contributions when disabled; members are not entitled to benefits when three months in arrears. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—A temporary benefit for sickness or accident is paid to members; \$5 per week is paid to those who have been members five years and over, and \$4 per week to those who have been members six months and under five years. Payments are made for 13 weeks in any one year; no payment is made for sickness or disability of less than 14 days' duration, but if sickness or disability continues for 14 days or more payments are made from the beginning of sickness or disability. Females and apprentices are entitled to one-half benefits. A membership of six months is necessary for a member to become entitled to benefit. Members becoming sick or disabled must notify the local union. Upon such notification the local union appoints a committee to visit the sick member, and if the report of the visiting committee is favorable the secretary of the local union must notify the general secretary of the sickness or disability of the member; the visits of the committee may be made weekly or biweekly, and a physician's certificate may be required of the sick or disabled member. Members forfeit the right to benefit



when sickness or disability was caused by debauchery or immoral conduct, or when sick or disabled while absent from the United States. Members receiving disabilities that are permanent in their nature are paid each year the same weekly amounts for the same number of weeks per year as are paid for sickness or temporary disability. Members who have exhausted their benefit payments again become beneficiary at the end of the year. There were 470 members who received temporary disability benefit during the fiscal year; the number of cases of benefit was 510, and the aggregate number of days for which benefit was paid was 7,875. The total amount of temporary disability benefit paid during the fiscal year was \$6,000.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the union, as follows: Highest class, membership of 10 years and over, \$200; second class, membership of 7½ and under 10 years, \$150; third class, membership of 5 and under 7½ years, \$100; fourth class, membership of 6 months and under 5 years, \$50.

A membership of six months is necessary for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death; 2 weeks is all that is usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 20 claims for death benefit paid during the fiscal year, amounting to \$1,000.

**SUPERANNUATION BENEFIT.**—A member reaching the age of 60 years and being a member of the union for a term of 25 years, will be entitled to the sum of \$12 per month; on reaching the age of 65 years and being a member for the term of 30 years to a benefit of \$16 per month. The years of membership shall date from the year the benefit was instituted. This benefit is not yet operative.

#### **THE INTERNATIONAL LABORERS' UNION.**

This union was organized in 1902; it is incorporated. A death benefit for members was instituted in 1904 and for members' wives in 1907. The benefit fund is not separately organized. There are 459 local organizations in the union—456 in the United States and 3 in Canada. Of the total number of local organizations, 223 participate in the benefit fund. The office is located at Dayton, Ohio. The data here given are for the fiscal year ending December 31, 1907.

**ADMINISTRATION.**—The benefit fund is administered by the general executive board, composed of the general president and first and second vice-presidents, these officers being elected biennially by vote of the general membership. The general president is bonded in the sum of \$10,000 and the first and second general vice-presidents in

the sum of \$1,000 each. Disbursements are made by the general president on warrants approved by the general executive board. The accounts are audited quarterly by the general executive board. The officers of the local union and the general executive board pass upon all claims for benefit; appeals from the decisions of these officers may be taken to the convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Members of the local organization to become members of the benefit fund must be in good health, and must be not under 15 and not over 60 years of age. A medical examination is not required. Whenever a local organization, by a majority vote, decides to participate in the benefit fund, all eligible members must become members of the benefit fund. Any laborer living in a locality where no local organization exists is eligible to join as a member at large.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for membership in the union and in the benefit fund is \$1, of which sum 50 cents is credited to the benefit fund; the entrance fee for members not in the benefit fund is 50 cents. The dues for beneficiary members are \$1.80 per annum, 60 cents being credited to the benefit fund; the dues for nonbeneficiary members are \$1.20 per annum; dues are paid monthly in advance through the local organization. For the general purposes of the union two assessments of 10 cents each were levied in 1905 and two of 25 cents each in 1906. In 1907 only one assessment of 25 cents was levied. Any local union already organized wishing to become affiliated with this international union is charged a charter fee of \$5 for a membership of 25 and under, and \$10 for any number of members over 25; for new local organizations of 10 members a charter fee of \$10 is charged and 50 cents additional for all over 10 members. The rate of contributions to the central body is the same for all members except as they vary between beneficiary and nonbeneficiary members. Members are suspended from benefit when three months in arrears; if reinstated, they become entitled to benefit three months after reinstatement. If a local union should surrender its charter and there are members who wish to continue their membership in the international union, they may make application and be transferred to the list of members at large.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiary. On the death of a member's wife \$25 is paid to the member as a funeral benefit. A membership of six months is required for a member to become entitled to benefit. Claims for benefit are settled promptly on receipt of satisfactory proof of death; all claims for benefit must be presented within sixty days after the date of death. Members forfeit the right to benefit by false statements made at the time of joining the benefit fund and by forfeiture of

membership in the union. During the fiscal year there were 28 claims paid for death of members, amounting to \$2,800, and five claims paid for death of members' wives, amounting to \$125. The total amount paid for death benefit was \$2,925.

#### **CHARTERED SOCIETY OF AMALGAMATED LACE OPERATIVES OF AMERICA.**

This society was organized in 1893; it is an incorporated body. A death benefit for members was instituted the year the society was organized; a death benefit for members' wives was also instituted, but the year is not reported. An unemployment benefit was instituted in 1897. The benefit fund is not separately organized. There are 11 local organizations in the society, all within the United States. The office is located at Philadelphia, Pa. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The funds of the society are administered by the president, secretary, treasurer, and the executive committee, these officers being elected annually by vote of the general membership. The president, secretary, and the treasurer are each bonded in the sum of \$5,000. The accounts are audited annually by a certified public accountant. The executive committee passes upon all claims for benefit, and the decisions of the committee are final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members may leave the trade and retain membership in the benefit fund by paying death assessments. Such members are called levy members.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$10. The reinstatement fee is \$10. The dues are \$13 per annum, paid weekly through the local organization. At the death of a member, or the wife of a member, a per capita assessment is levied sufficient to raise the amount of benefit provided. A charter fee of \$10 is charged to new locals. Members are suspended from benefits if four weeks in arrears. There is no provision for refunding contributions to members who leave the society.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a deceased member, the amount being governed by the length of membership, as follows: Highest class, membership of 10 years and over, \$500; second class, membership of 5 and under 10 years, \$300; third class, membership of 3 and under 5 years, \$200; fourth class, membership of 2 years and 6 months and under 3 years, \$175; fifth class, membership of 2 years and under 2 years and 6 months, \$150; sixth class, membership of 1 year and 6 months and under 2 years, \$125; seventh class, membership of 1 year and under 1 year and 6 months, \$100.

A benefit of \$50 is paid on the death of a member's wife; the benefit is paid but once. A membership of one year is required for a member to become entitled to this benefit.

Claims for benefit become payable immediately on receipt of proof of death. One week is usually required to settle a claim. Members forfeit the right to benefit by leaving the United States. There were five claims for death benefit for members and seven claims for death benefit for members' wives paid during the fiscal year; the total amount for members was \$1,250, and the total for members' wives was \$350.

**UNEMPLOYMENT BENEFIT.**—An unemployment benefit is also paid, the amount of the benefit being governed by the circumstances surrounding each case.

#### **WOOD, WIRE, AND METAL LATHERS' INTERNATIONAL UNION.**

This union was organized in 1899; it is not incorporated. A death benefit for members was instituted in 1902. The benefit fund is not separately organized. There are 225 local organizations in the union—221 in the United States and 4 in Canada. The office is located at Cleveland, Ohio. The data here given are for the fiscal year ending September 30, 1906.

**ADMINISTRATION.**—The secretary-treasurer administers the funds of the union. This officer is elected by ballot at the annual convention and is bonded for \$5,000. The funds are deposited in bank in his name as secretary-treasurer of the international union. The accounts of the union are audited annually at the convention of the union. The president and the financial secretary of the local union and the secretary-treasurer of the international union pass upon all claims for benefits. Beneficiaries who consider themselves unfairly treated may appeal to the general president, and, if still not satisfied, to the executive council.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1; the dues are \$3 per year, payable monthly through the local organization. Whenever the funds of the international union fall below \$1,000 the general secretary-treasurer must levy an assessment of 10 cents per month on each member until the amount again reaches \$1,000. No such assessment has been levied during the last five years. A charter fee of \$10 is charged to all local organizations. Members are not entitled to benefits if one month in arrears for dues. Members who have been suspended for nonpayment of dues and then reinstated are entitled to a death benefit of \$50 three months after reinstatement.

and to \$100 six months after reinstatement. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member his beneficiaries are entitled to a funeral benefit, the amount of benefit being governed by the length of membership in the union, as follows: Highest class, membership of 1 year and over, \$100; second class, membership of 6 months and under 1 year, \$50.

A membership of six months is required for a member to become entitled to benefit. Claims for benefit become payable and are settled within two weeks after receipt of proof of death. Members forfeit the right to benefit by forfeiture of membership in the union. There were 40 claims for death benefit paid during the fiscal year, the total expenditure being \$3,700.

#### **UNITED BROTHERHOOD OF LEATHER WORKERS ON HORSE GOODS.**

This brotherhood was organized in 1896; it is not incorporated. Sick and death benefits for members were instituted during the year the brotherhood was organized. There are 101 local organizations in the brotherhood—93 in the United States and 8 in Canada. The office is located at Kansas City, Mo. The data here given are for the fiscal year ending June 1, 1906.

**ADMINISTRATION.**—The funds of the brotherhood are administered by the general secretary-treasurer and the general executive council, composed of the president and the four vice-presidents. These officers are elected annually by popular vote. The general secretary-treasurer is bonded in the sum of \$15,000. Sufficient money for current expenses is deposited in bank and drawn on by checks signed by the president and the secretary-treasurer. All surplus funds must be invested by the general executive council in marketable bonds. The accounts of the brotherhood are audited annually by the general executive council. The local sick committee and the general secretary-treasurer pass upon all claims for benefits. Beneficiaries who consider themselves to have been insufficiently compensated or otherwise unfairly treated may appeal to the general council, and then, if not satisfied, may submit the question to a vote of the general membership.

**CONDITIONS OF MEMBERSHIP.**—Membership in the brotherhood carries with it all rights to the benefit features.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is \$2 per member. Five dollars is charged for a first reinstatement and \$10 for a second reinstatement. The dues are 25 cents per week, in advance; in addition there is a semiannual per capita tax of 50 cents, making a total annual contribution of \$14 per member. The dues and per capita tax are paid through the local

organization. Extra assessments may be levied if necessary, but there has been none during the last five years. A charter fee of \$12 is charged to all new local organizations. Members are relieved from the payment of dues, when sick, for a period not to exceed 26 weeks in any one year, and when unemployed not to exceed 13 weeks in any one year, but not to exceed 26 weeks from both causes. Members are in bad standing if four weeks in arrears and are not entitled to benefits until one month after arrears are paid; members eight weeks in arrears are suspended and must be reinstated as new members, paying the reinstatement fee. There is no provision for refunding contributions to members who leave the brotherhood.

**TEMPORARY DISABILITY BENEFIT.**—The brotherhood pays a sick benefit of \$5 per week for a period not to exceed 13 weeks in any one year. No benefit is paid for one week's sickness, but if the illness continues two or more weeks the benefit is paid from the beginning of the illness. A membership of six months is required for a member to become entitled to this benefit. A committee of three members is appointed by the local union to visit members when sick, each member to make a separate visit and report. If the committee deem it necessary, they may employ a physician to visit the sick member to ascertain the cause of illness. No examination is made by a physician except where shamming is suspected. No restrictions are placed on a member while sick, but he may not draw benefits if he engages in any kind of work. Members forfeit their right to benefit when sickness or disability is caused by the use of alcoholic beverages or by immoral conduct. Members who have exhausted the period of benefit payments are not entitled to further benefit for a period of one year, the year to commence from the beginning of first sickness; but members are relieved from payment of dues for 13 weeks more if still sick. During the fiscal year 508 members received benefit in 516 cases of sickness, for an aggregate of 17,261 days, at a total expenditure of \$12,255.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the brotherhood, as follows: Membership of 4 years and over, \$100; membership of 3 and under 4 years, \$75; membership of 1 and under 3 years, \$40.

A membership of one year is required for a member to become entitled to this benefit. Claims become payable immediately on proof of death, but 10 days are customarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the brotherhood.

There were 31 claims for death benefit paid during the fiscal year, the aggregate amount paid being \$2,312.75.

**UNITED STATES LETTER CARRIERS' MUTUAL BENEFIT ASSOCIATION.**

This association was organized and incorporated in 1891. Though composed of members of the National Association of Letter Carriers and subject to the supervision of said body, the association is separately organized, having its own officers and headquarters. A death benefit fund for members was instituted at the time the association was organized. The number of local organizations composing the National Association of Letter Carriers is 1,147; of this number of local organizations, 367 are represented in the association by individual membership. The office of the benefit association is located at Nashville, Tenn. The data here given are for the fiscal year ending June 30, 1908.

**ADMINISTRATION.**—The affairs of the benefit association are administered by a board of trustees and a chief collector, who are required to be members of the National Association of Letter Carriers; these officers are elected for a term of six years at the biennial conventions of the National Association of Letter Carriers. The chief collector, who is also the secretary of the board of trustees, is bonded in such an amount as the trustees from time to time may require; his present bond is \$10,000. The funds of the association are deposited in bank, disbursements being made on warrants signed by the president of the board of trustees, attested by the chief collector. Surplus funds are invested in approved marketable bonds and securities. There is a daily check system on the accounts, supervised by the president of the board of trustees; books are audited at the annual meeting of the board of trustees. The board of trustees and the chief collector pass upon all claims for benefit; appeals from the decisions of these officers may be taken to the convention of the National Association of Letter Carriers.

**CONDITIONS OF MEMBERSHIP.**—Applicants for membership in the Mutual Benefit Association must be members in good standing of some local branch of the National Association of Letter Carriers, must be in good health (a medical examination is required), and not under 18 nor over 50 years of age. Application for membership in the benefit association may be made immediately on becoming a member of the National Association of Letter Carriers. Membership in benefit association may be retained after leaving the National Association of Letter Carriers.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fees are \$2—50 cents for registration, \$1 for benefit certificate, and 50 cents for the chief medical examiner. The dues are 6 cents per month. The amount of each monthly assessment, graded according to age of insured at time of admission, is as follows:

## MONTHLY ASSESSMENTS ON MEMBERS HOLDING CERTIFICATES IN UNITED STATES LETTER CARRIERS' MUTUAL BENEFIT ASSOCIATION, GRADED ACCORDING TO AGE OF INSURED AT TIME OF ADMISSION.

[Although persons over 50 years of age are not admitted to membership, the rate table is carried to age 55 in the report of the association.]

Age at time of admission.	One-sixth rate certi- ficate, \$500.	One-third rate certi- ficate, \$1,000.	One-half rate certi- ficate, \$1,500.	Two-third rate certi- ficate, \$2,000.	Full rate certificate, \$3,000.
21 to 23 years.....	\$0.39	\$0.77	\$1.16	\$1.64	\$2.31
24 to 29 years.....	.42	.84	1.26	1.68	2.52
30 years.....	.44	.88	1.32	1.76	2.64
31 years.....	.45	.90	1.35	1.80	2.70
32 years.....	.46	.92	1.38	1.84	2.76
33 years.....	.47	.94	1.41	1.88	2.82
34 years.....	.48	.96	1.44	1.92	2.88
35 years.....	.50	.99	1.49	1.98	2.97
36 years.....	.51	1.01	1.52	2.02	3.03
37 years.....	.53	1.06	1.59	2.12	3.18
38 years.....	.54	1.08	1.62	2.16	3.24
39 years.....	.55	1.10	1.65	2.20	3.30
40 years.....	.57	1.14	1.71	2.28	3.42
41 years.....	.60	1.19	1.79	2.38	3.57
42 years.....	.63	1.25	1.88	2.60	3.75
43 years.....	.66	1.32	1.98	2.64	3.96
44 years.....	.70	1.39	2.09	2.78	4.17
45 years.....	.73	1.45	2.18	2.90	4.35
46 years.....	.77	1.54	2.31	3.08	4.62
47 years.....	.82	1.63	2.45	3.26	4.89
48 years.....	.87	1.74	2.61	3.48	5.22
49 years.....	.89	1.78	2.67	3.56	5.34
50 years.....	.92	1.83	2.75	3.66	5.49
51 years.....	.94	1.87	2.81	3.74	5.61
52 years.....	.96	1.91	2.87	3.82	5.73
53 years.....	.98	1.95	2.93	3.90	5.85
54 years.....	1.00	2.00	3.00	4.00	6.00
55 years.....	1.03	2.06	3.09	4.12	6.18

Dues and assessments are paid on or before the 20th day of the current month to the branch collector, and the branch collector must forward the same, on or before the 30th day of the current month, to the chief collector. There has been no general reduction or remission of dues or assessments. No charters are issued by the benefit association. No special or increased benefits can be secured by the payment of increased contributions except by members holding a low-grade certificate taking a certificate of a higher grade. Members are suspended from benefits if dues and assessments for the current month are not paid within the month. Any member suspended for nonpayment of contributions can, within 30 days after such suspension, be reinstated by the payment of such dues, assessments, and fines which were or would have been charged against him during such suspension. An applicant for reinstatement who has been suspended for 30 days or more must, within 90 days after suspension, furnish at his own expense a complete medical examination on the form furnished by the association, which must be approved by the chief medical examiner, and pay to the collector all dues, assessments, and fines which were or may have been charged against him during such suspension before he can be reinstated. A member reinstated within 90 days after suspension pays assessments fixed for the age attained at date of



reinstatement. A member 50 years of age or more, suspended for nonpayment of contributions for 30 days or more, may not be reinstated. The present rates of contributions were adopted in 1906, the rates in operation prior to that time being deemed insufficient to meet the requirements of the association. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—The amount of death benefit is the face value of the certificate, less a deduction of 15 per cent made at the time the certificate is issued, the deduction being placed to the credit of the emergency fund. To the value of the certificate, after said deduction is made, is added the amount of assessments paid by the member, but in no case to exceed the face value of the certificate. The certificates are classified as follows: Highest class, full rate, face value \$3,000; second class, two-thirds rate, face value \$2,000; third class, one-half rate, face value \$1,500; fourth class, one-third rate, face value \$1,000; fifth class, one-sixth rate, face value \$500.

One-half rate certificates are no longer issued. Certificates are in force immediately after being issued to members. Claims for benefit are payable immediately on receipt of proof of death; one month is ordinarily required to settle a claim. There were 63 claims paid during the fiscal year, the aggregate amount paid being \$156,252.17.

#### **UNITED STATES LETTER CARRIERS' RETIREMENT ASSOCIATION.**

The membership of this association is limited to members of the National Association of Letter Carriers. It was organized in 1902, and while it is distinct in its organization, having its own officers and maintaining independent headquarters, its operations are subject to the jurisdiction and laws of the national association. Annuity and disability payments are the chief benefits of the association. Additional to these, there are loan and dividend features under certain restrictions and conditions. The local branches of the National Association of Letter Carriers have membership representation in the retirement association through a clerk of each "branch" elected for that purpose, and such clerk must be a member both of the national and of the retirement association. The office of the retirement association is located at Cincinnati, Ohio.

**ADMINISTRATION.**—A board of directors of three members and a chief clerk administer the affairs of the association. These officers have membership in both the National Association of Letter Carriers and in the retirement association. They are elected by the national association for a term of six years, the election of one member taking place at each biennial meeting of the National Association of Letter Carriers. The chief clerk is also elected by the National Association of Letter Carriers, and for a period of six years. The president of the

national association ex officio has general supervision of the retirement association. The funds of the association are deposited by the chief clerk in banks designated by the board of directors. Conjointly with the president of the national association, the board of directors and the chief clerk may invest the funds in readily convertible government, state, or municipal bonds, and in real estate mortgages. The chief clerk is bonded in such sum as the board of directors of the retirement association and the president of the national association may require. Disbursements are made on warrants drawn by the president of the board of directors and attested by the chief clerk. The accounts of the "branch clerks" are audited by the auditing committees of the several branches, and those of the chief clerk are audited by the board of directors. The clerks of the several branches pass upon all claims, and in any case of dissatisfaction a member may appeal to the board of directors and, finally, to the national association at its next convention.

**CONDITIONS OF MEMBERSHIP.**—The membership of the association is divided into two classes, annuity members and disability members; but a member of either class, duly qualified, may become a member in both classes. Any member of the national association is eligible to membership in the annuity class. To be admitted to membership in the disability class the applicant must be a letter carrier, under 65 years of age, and in good health. A disability member may retain his membership in the association after leaving the letter-carrier service, provided he does not engage in an occupation of a more hazardous character and maintains his connection with a branch of the National Association of Letter Carriers. An annuity member who withdraws from the association is paid the amount of the premium payments made by him, with interest at 4 per cent per annum, less fines and arrearages, if any, upon the surrender of his certificate.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is the same in both the annuity and the disability class, as follows: One dollar, 5 cents per capita tax, 25 cents registration fee, and one premium payment on the certificate applied for, all to accompany the application for membership. The monthly dues in the annuity class are 5 cents per capita tax and the amount of the monthly premium charged upon the certificate of the member, payable in advance on or before the 10th day of each month. The monthly dues in the disability class are 5 cents per capita tax, and the amount of the monthly premium charged on the certificate of the member, graded according to age, as follows: From 18 to 50 years of age, inclusive, 50 cents; from 51 to 65 years of age, 75 cents. In case of an epidemic or an unusual draft upon the disability fund, the board of directors may levy assessments

to meet the emergency, not, however, to exceed two such assessments in any one year. The following table shows the monthly premium rates for annuities of \$100.

MONTHLY PREMIUM RATES FOR ANNUITIES OF ONE HUNDRED DOLLARS.

Age at entry.	Monthly premium rates for annuity beginning at age of—								
	30 years.	35 years.	40 years.	45 years.	50 years.	55 years.	60 years.	65 years.	70 years.
20 years.....	\$13.47	\$7.66	\$4.83	\$3.19	\$2.16	\$1.47	\$0.99	\$0.66	\$0.45
21 years.....	15.28	8.39	5.20	3.40	2.29	1.56	1.04	.69	.47
22 years.....	17.56	9.19	5.63	3.63	2.43	1.63	1.10	.73	.49
23 years.....	20.48	10.21	5.98	3.88	2.57	1.72	1.14	.76	.51
24 years.....	24.38	11.37	6.59	4.16	2.73	1.81	1.20	.79	.54
25 years.....	29.86	12.77	7.35	4.46	2.90	1.93	1.27	.84	.56
26 years.....		14.49	7.86	4.80	3.09	2.04	1.35	.88	.59
27 years.....		16.56	8.62	5.17	3.30	2.16	1.42	.93	.62
28 years.....		19.41	9.56	5.60	3.53	2.29	1.51	.98	.65
29 years.....		23.11	10.65	6.08	3.81	2.45	1.59	1.03	.68
30 years.....		28.31	11.97	6.63	4.05	2.59	1.68	1.08	.72
31 years.....			13.68	7.26	4.36	2.80	1.79	1.14	.76
32 years.....			15.60	7.96	4.71	2.94	1.88	1.21	.79
33 years.....			18.19	8.84	5.10	3.15	2.00	1.27	.83
34 years.....			21.66	9.84	5.53	3.37	2.13	1.34	.87
35 years.....			26.52	11.06	6.03	3.61	2.26	1.42	.92
36 years.....				12.54	6.60	3.88	2.40	1.51	.97
37 years.....				14.41	7.23	4.19	2.56	1.60	1.02
38 years.....				16.81	8.03	4.54	2.74	1.70	1.08
39 years.....				20.01	8.95	4.92	2.94	1.80	1.14
40 years.....				24.50	10.06	5.37	3.16	1.91	1.21
41 years.....					11.40	5.85	3.38	2.03	1.28
42 years.....					13.09	6.36	3.65	2.17	1.36
43 years.....					15.27	7.15	3.95	2.32	1.44
44 years.....					18.18	7.97	4.29	2.49	1.53
45 years.....					22.26	8.95	4.67	2.66	1.63
46 years.....						10.15	5.11	2.87	1.73
47 years.....						11.66	5.60	3.10	1.86
48 years.....						13.60	6.22	3.36	1.98
49 years.....						16.19	6.93	3.66	2.12
50 years.....						19.83	7.79	3.98	2.27
51 years.....							8.83	4.36	2.44
52 years.....							10.14	4.77	2.64
53 years.....							11.83	5.30	2.85
54 years.....							14.09	5.91	3.10
55 years.....							17.25	6.63	3.37
56 years.....								7.51	3.69
57 years.....								8.61	4.05
58 years.....								9.21	4.49
59 years.....								11.94	5.01
60 years.....								14.62	5.62
61 years.....									6.38
62 years.....									7.33
63 years.....									8.55
64 years.....									10.18
65 years.....									12.46

An annuity member may exchange his certificate for one paying a larger or smaller amount by complying with the established premium rates, and in any such exchange he is credited with all premium payments on his old certificate, as well as with the earnings thereof. An annuity member who fails to pay his premiums or dues when due is fined 5 per cent each month on the amount of such premiums or dues; if he fails to pay for a period of three months he is suspended from membership and his case is reported to the board of directors, and one month thereafter the return of his certificate is demanded. Upon the receipt of the certificate he is paid by check the value of the certificate, the same as if withdrawing. If an annuity member

is delinquent in his payment of fines or of the interest on money loaned him by the association, or of the principal when due, he is fined 5 per cent a month on the amounts overdue for a period of three months, at the end of which time the case is reported to the board of directors and the same action taken as in the case of a member in arrears for premium payments and dues. If an annuity member does not live to make all the premium payments agreed upon, or in case he becomes mentally incompetent, the monthly premium payments made by him, with interest at 4 per cent per annum, are returned to his estate or to his legal representative. Disability members in arrears for one month's premiums or dues are suspended from benefit and are not restored to benefit rights until 30 days after payment of such arrears, nor is any member entitled to benefit for a disability which began while he was in arrears. A disability member may be reinstated at any time within three months upon payment of arrearages; if in arrears more than three months, such member can be reinstated in the same manner only and under the same conditions as an applicant for new membership.

**ANNUITY BENEFIT.**—Annuity certificates are issued in sums of \$100, \$200, \$300, \$400, and \$500. The premium rates per \$100 are shown in the table above. The annuity benefit begins at the expiration of the specified premium period and continues thereafter for the balance of the life of the member.

**DISABILITY BENEFIT.**—The disability benefit payment is \$8 a week, limited to 20 weeks in any one year. Benefits are paid for each full day's disability at the weekly rate, if the disability is caused by accident, and for each full day's disability after the first week, at the weekly rate, if caused by disease. A membership of 30 days is necessary to entitle a member to disability benefit. No benefit is allowed for the period covered by the annual vacation of members, for Sundays, when salary is allowed, or for any other time when the member is in receipt of his regular salary. A member is not permitted to perform manual labor or to engage in any business while receiving disability benefit. A beneficiary is visited weekly by the clerk of his branch, as visiting committee, and a weekly report of the disability is made to the chief clerk of the association. Written notice of the disability of a member must be given to the clerk of his branch within 48 hours after the beginning of such disability. In any case where the disability is due to a chronic disease, physical or mental, which in the judgment of the board of directors is likely to cause a permanent drain on the treasury, the certificate of such member is canceled after 20 weeks' benefit payments. A member found guilty of having knowingly made false statements as to his age or the state of his health in his application for membership, or of conspiring with his physician or others to deceive the

association as to the nature of his disease or the condition of his health in the reports accompanying his application for benefit, forfeits all right to and interest in the certificate he holds. The board of directors has authority to annul any certificate procured by misrepresentation or fraud. If the clerk of a branch, in his capacity as visiting committee, is refused admittance to the home of a member, or not permitted to see him, or if he comes to the knowledge of any fact that may affect the validity of the member's claim for benefit, he is required to submit a report of the facts to the chief clerk of the association for action. The benefit right is forfeited in all cases where the disability is due to intemperance, suicidal mania, venereal disease, the use of drugs, or where the disability is prolonged by acting contrary to the physician's instructions, or by immoral and vicious conduct.

**LOANS TO MEMBERS.**—When a member has paid into the association \$200 or more, he may, by depositing his certificate with the association as security, obtain a loan not to exceed 95 per cent of the total sum to his credit on the books of the association, at the rate of 5 per cent per annum, the interest being payable semiannually in advance.

**EMERGENCY LOANS.**—When a member has paid into the association \$100 or more he may obtain, once a year, a three-months' loan, not to exceed \$50, at 1 per cent interest a month, without depositing his certificate.

**DIVIDENDS.**—In the event the earnings of the retirement fund exceed 4 per cent per annum, there shall be divided among the annuity members, every fifth year after 1905, a just and fair apportionment of the surplus. Data regarding the number of members of the association or the amount expended for benefits were not obtained.

#### **LITHOGRAPHERS' INTERNATIONAL PROTECTIVE AND BENEFICIAL ASSOCIATION OF THE UNITED STATES AND CANADA.**

This association was organized in 1887; it is not incorporated. A death benefit for members was instituted in 1887. The benefit fund is not separately organized. There are 27 local organizations—25 in the United States and 2 in Canada. The central office is located at New York, N. Y. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The general president and the general secretary-treasurer, and the president, the recording and financial secretaries, and the mortuary committee of the local organization administer the benefit fund. The international officers are elected by ballot at the triennial convention. The general secretary-treasurer is bonded in the sum of \$10,000. The funds of the association are deposited in bank, disbursements being made by the secretary-treasurer on orders

signed by the general president. The accounts are audited semi-annually by the finance committee, assisted by an expert accountant. The president, the recording and financial secretaries, and the mortuary committee of the local organization, and the general president and general secretary-treasurer pass upon all claims for benefits. Appeals from the decisions of these officers may be taken first to the general executive board, then to the convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$3.25 and is credited to the mortuary fund. The reinstatement fee is \$3.25. The dues are \$4 per annum, paid quarterly in advance through the local organization. When the mortuary fund falls below \$1,000 the general secretary-treasurer is required to levy an assessment of 50 cents on each member. There were 9 assessments for the mortuary fund in 1902, 5 in 1903, 8 in 1904, 13 in 1905, and 9 in 1906. A charter fee of \$2 is charged to local organizations. Members are suspended from benefit when three months in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—At the death of a member \$500 is paid to his beneficiary. Members become entitled to benefit immediately on admission to the association. Claims for benefit become payable immediately on receipt of proof of death; two weeks are ordinarily required to settle a claim. There were 20 claims for death benefit paid during the fiscal year, at a total expenditure of \$10,000.

#### **MACHINE PRINTERS' (TEXTILE) BENEFICIAL ASSOCIATION OF THE UNITED STATES.**

This association was organized in 1873; it is incorporated. A death benefit and a benefit for temporary disability caused by accident were instituted by the association when it was organized. There are 16 local unions in the association, all in the United States. The office of the association is located at Providence, R. I. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the president, vice-president, secretary, treasurer, three trustees, and six directors. All officers are elected annually at the convention of the association, except the directors, who are elected annually by the districts. The chairman of the board of trustees is bonded in the sum of \$2,500. The funds of the association are deposited in bank and are subject to check for disbursements, all checks to be signed by the president, attested by the secretary, and indorsed by the trustees. Surplus funds are invested in bonds. The accounts are audited annually by a finance committee of the association. All claims for benefits are passed upon by the board of directors. Members or

other beneficiaries who consider themselves insufficiently compensated or otherwise unfairly treated may appeal to the annual convention of the association.

**CONDITIONS OF MEMBERSHIP.**—Members become entitled to all the benefit features on joining the association, there being no separate organization of benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for journeymen is \$10; second-year apprentices, \$5; third-year apprentices, \$6; fourth-year apprentices, \$7; fifth-year apprentices, \$8; sixth-year apprentices, the same as for journeymen. The dues of a member are \$1 per month until he has paid \$100, after which time the dues are 50 cents per month. Dues are paid in advance through the local organization. Assessments when levied are paid through the local union. No charter fee is charged to local unions. Members are relieved from payment of dues when unemployed, but after six months' reemployment they must pay the dues for the time relieved. When a member is six months in arrears, his membership lapses in the association if not unemployed or if not a member prior to June 12, 1886. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—Any member disabled by accident while following his employment as a machine printer is entitled to receive a disability benefit of \$10 per week for a period not to exceed six months, payments being made from the beginning of the disability. Members become entitled to benefit immediately upon joining the association. To prevent shamming or fraud, a physician's examination is required as often as may be deemed necessary. There is no restriction placed on the actions of members while in receipt of benefits. Members forfeit their right to benefit when the disability is caused by intemperance. Members who have exhausted the maximum period of benefit payment are entitled to no more benefit during the year. Six members received temporary disability benefits during the fiscal year. The aggregate number of days of benefit was 210, and the total expenditure for disability benefit was \$300.

**DEATH BENEFIT.**—The beneficiaries of a member who joined the association prior to June 12, 1886, are entitled to a death benefit equal to the amount of dues paid into the association by him before January 1, 1896, if the member is not six months in arrears at time of death; if such a member is six months in arrears at time of death, his beneficiaries are entitled to a benefit of \$100; if such member had not paid to the association \$100 as dues and was in arrears six months for dues at time of death, all rights to benefits are forfeited. The beneficiaries of members who joined the association after June 12, 1886, are entitled to a death benefit equal to the total amount of dues paid to the asso-

ciation by the deceased member, but not to exceed \$100. Members become entitled to death benefit immediately on admission to the association. On proof of death claims become payable at once, but 60 days are generally required to settle a claim. Members forfeit the right to death benefit only by forfeiture of membership in the association. There were seven claims for death benefit paid during the fiscal year, at a total expenditure of \$840.

#### INTERNATIONAL ASSOCIATION OF MACHINISTS.

This association was organized in 1888; it is not incorporated. A death benefit for members was instituted in 1897, and a superannuation benefit was instituted in 1903. The benefit fund is not separately organized. There are 730 local lodges in the association—683 in the United States, 40 in Canada, 2 in Porto Rico, 2 in Mexico, and 3 in the Canal Zone, Panama. The office is located at Washington, D. C. The data here given are for the fiscal year ending May 3, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the international president, the general secretary-treasurer, and the general executive board. These officers are elected biennially by popular vote. The general secretary-treasurer is bonded in the sum of \$10,000.<sup>(\*)</sup> The funds are deposited in bank and may not be withdrawn without the consent of the international president, seven vice-presidents, secretary-treasurer, and the executive board. The accounts are audited semiannually by a committee of three elected by the local lodge of the place where headquarters are established; also by an expert accountant. The president, recording secretary, and financial secretary of local lodges and the general secretary-treasurer pass upon claims for benefit; appeals may be taken to the general officers of the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fees are: For journeymen, \$1.50; for apprentices, 75 cents; for members, where the number is not sufficient to form a local lodge, \$5. The reinstatement fee for both journeymen and apprentices is \$1.50. The dues are, for journeymen \$6.60 and for apprentices \$3 per annum. The dues for unattached members are \$12 per annum. Whenever the funds of the international association require it, the grand lodge officers may levy such assessments as are necessary to meet the expenses; there were two such assessments of \$1 each in 1904, and one in 1905. A charter fee of \$15 is charged to new local lodges. Members are suspended from benefit when three months in arrears for dues, but members reinstating themselves before the expiration of three months from

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<sup>(\*)</sup> Since the close of the fiscal year the sum has been raised to \$20,000.



time of suspension become beneficial six months from the time of reinstatement. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to the beneficiary of the deceased member, the amount of the benefit being governed by the length of membership in the association, as follows: Highest class, membership of 4 years and over, \$200; second class, membership of 3 and under 4 years, \$150; third class, membership of 2 and under 3 years, \$100; fourth class, membership of 1 year and under 2 years, \$75; fifth class, membership of 6 months and under 1 year, \$50.

A membership of six months is necessary for a member to become entitled to the benefit. Membership must be continuous to become entitled to the various classes of benefit. Claims for benefit become payable immediately on receipt of proof of death; two weeks are usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the association. There were 309 claims for death benefit paid during the fiscal year, at a total expenditure of \$38,700.

**SUPERANNUATION BENEFIT.**—Any member attaining the age of 65 years who has been 10 consecutive years in good standing shall receive the sum of \$500; any member who has attained the age of 68 years and has been 20 consecutive years or more in good standing, shall receive the sum of \$1,000. The superannuation benefit shall be computed from June 1, 1903. As will be seen, payments for this benefit will not begin until 1913, and then only for the lowest class. Funds are now being set aside to meet the requirement of the superannuation benefit.

#### **INTERNATIONAL BROTHERHOOD OF MAINTENANCE-OF-WAY EMPLOYEES (RAILROAD).**

This association was organized in 1887; it is not incorporated. The membership consists of railroad employees of track, bridge and building, water-supply and fuel departments, and signal and interlocking services. Permanent disability and death benefits for members were instituted the year the association was organized. The benefit fund is not separately organized. There are 484 local organizations in the association—400 in the United States and 84 in Canada. A small minority of the members participate in the benefit fund. The office is located at St. Louis, Mo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the grand president, the grand secretary-treasurer, and the grand executive committee. These officers are elected by ballot at the biennial conventions. The grand president is bonded in the sum of

\$10,000 and the grand secretary-treasurer in the sum of \$20,000. The funds are deposited in a national bank or some reliable trust company, and checks are drawn by the grand secretary-treasurer, countersigned by the grand president, and bear the seal of the association. The accounts are audited annually by the grand executive committee. Claims for benefit are passed upon by the subordinate lodge committee and grand executive committee; appeals from the decisions of these committees may be taken to the biennial convention of the brotherhood.

**CONDITIONS OF MEMBERSHIP.**—Members of the labor organization are not required to become members of the benefit fund. Applicants for membership in the fund must be in good physical condition, medical examination being required only in doubtful cases, and not under 18 and not over 45 years of age. Application for membership in the fund may be made immediately after a person becomes a member of the labor organization. To become a member of the labor organization, an applicant must have been born of white parents, must be able to read and write, of sober and good moral character, and have served one year and over as an employee of the maintenance-of-way department.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for foremen and other officials is \$3; the fee to all others is \$2. The dues are \$4 per year, paid in semiannual installments, in advance, through the local organization. Benefit certificates covering both death and permanent disability are issued to members in optional amounts of \$500 or \$1,000. Assessments for the benefit fund are levied monthly, the rate of the assessment being governed by age at admission and amount of certificate held by members, as follows:

MONTHLY RATES OF ASSESSMENT.

Age at admission.	Monthly rates of assessment.	
	Amount of certificate \$500.	Amount of certificate \$1,000.
18 and under 35 years.....	\$0.50	\$1.00
35 and under 40 years.....	.60	1.25
40 to 45 years, inclusive.....	.75	1.50

Assessments are paid direct by the member to the benefit fund. A general assessment of \$2 was levied on all members in 1905. No charter fees are charged by the association. Contributions of members to the central body do not vary except as they vary with age at admission to the benefit fund. Membership in the benefit fund lapses when assessments are not paid on or before the fifth day of the month; members allowing their membership in the benefit fund to lapse, can

be reinstated only by complying with all requirements of new members. Membership in the benefit fund also lapses with lapse of membership in the labor organization. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a member, according to the certificate held by the member, as follows: Highest class, \$1,000; second class, \$500. Members who receive partial disability payments (described below) and continue in the benefit fund, retain title to a death benefit of one-half of the face value of their certificates. Members become beneficiary immediately on admission to the benefit fund. Thirty days are required to settle a claim for death benefit. Members forfeit the right to benefit when death is caused by engaging in riots or by any violation of law, or by naval or military service. There were 11 claims for death benefit paid during the fiscal year, at an expenditure of \$11,000.

**PERMANENT DISABILITY BENEFIT.**—The permanent disability benefit is \$500 or \$1,000 according to the class of certificate. Payment of the full amount cancels the certificate. The full amount is paid in case of total disability. Total disability consists of the loss of both legs, or both arms, or both eyes, or one leg and one arm. For the loss of one leg or one arm, the insured member shall receive one-half benefit. When the hand is amputated above the wrist the arm will be considered lost, and when the foot is amputated above the ankle the leg will be considered lost. Members having but one eye at the time of admission to the benefit are paid only one-half benefit. A member receiving a partial disability benefit may continue membership by paying dues and assessments and be entitled to a death benefit of the remaining half of his certificate. Members become beneficiary immediately on admission to the benefit fund. A physical examination is made at the time of payment of disability claim. Members claiming benefit for the loss of eyes are not entitled to benefit until 12 months after the loss of vision, unless the eyes have been removed from the sockets. Members forfeit their right to benefit when disability was caused by engaging in riots, violation of law, military or naval service, and when the disability is not caused by accident. There were no claims for permanent disability paid during the fiscal year.

#### **MARINE COOKS AND STEWARDS' ASSOCIATION OF THE ATLANTIC COAST.**

This association was organized in 1901; it is not incorporated. The association, while a part of the International Seamen's Union, is here treated as a separate national association. Death and shipwreck benefits for members were instituted in 1903. The benefit fund is not separately organized. There are four local agencies along the Atlantic coast within the United States. The office is located at

New York, N. Y. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The secretary, treasurer, branch agents, and business agents administer the funds of the association. The secretary, treasurer, and business agents are elected annually by ballot. The branch agents are agreed upon in connection with other branches of the Seamen's Union. The secretary is bonded in the sum of \$500, the treasurer in the sum of \$1,000, the branch agents in the sum of \$250 each, and the business agents in the sum of \$100 each. The funds are placed in bank, subject to checks signed by the secretary and the treasurer. The accounts are audited quarterly by the auditing committee of the association. The secretary, treasurer, branch agents, and business agents pass upon claims for benefits; appeals from the decisions of these officers may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2.50. The dues are \$9 per annum, paid monthly direct to the secretary, business agents, or branch agents. An assessment of \$1 per year may be levied when voted by the members. There was one such assessment in 1905 and one in 1906. Members are relieved from the payment of dues when sick or disabled. Members are not entitled to benefit when three months in arrears and are suspended when six months in arrears, but may be reinstated by the payment of arrears. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—A death benefit of \$75 is paid to the beneficiary of a deceased member.<sup>(a)</sup> In case of the death of a member, all the members of the association in port are required to attend his funeral. A membership of six months is required for a member to become entitled to death benefits. Claims for benefit become payable one day after receipt of proof of death; two days are usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the association. There were two claims for death benefit paid during the fiscal year, at a total cost of \$150.

**SHIPWRECK BENEFIT.**—In case of shipwreck all members losing their clothes or belongings are paid a benefit not to exceed \$25. A membership of six months is required for a member to become entitled to this benefit. There were six claims for shipwreck benefit paid during the fiscal year, at a total expenditure of \$150.

**TOBACCO BENEFIT.**—A donation of 50 cents per week for tobacco money is made to members sick in hospital. The expenditure for the tobacco benefit was \$15 for the fiscal year.

<sup>a</sup> Since January 1, 1907, a death benefit of \$100 is paid after a membership of five years.

**MARINE COOKS AND STEWARDS' UNION OF THE GREAT LAKES.**

This union was organized in 1902; it is not incorporated. This union, although a part of the International Seamen's Union of America, is here treated as a separate national union. A death benefit for members and a shipwreck benefit was instituted the year the union was organized. The benefit fund is not separately organized. There are 14 branches of the union, all within the United States. The office is located at Buffalo, N. Y. The data here given are for the fiscal year ending January 1, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the secretary, treasurer, agents of branches, and a benefit committee. The secretary, the treasurer, and the agents of branches are elected annually by general ballot of the membership. The benefit committee is appointed either by the secretary of the union or by the branch agents. The secretary is bonded in the sum of \$1,000, the treasurer in the sum of \$5,000, and the branch agents each in the sum of \$200. Subagents are bonded each in the sum of \$100. The funds are deposited in bank, disbursements being made by the treasurer on warrants approved by the union and signed by the secretary. The accounts are audited monthly by a licensed accountant. The secretary passes upon all claims for death benefits, and a committee appointed either by the secretary or by the local branch passes upon claims for shipwreck benefit; appeals from the decisions of either may be taken to the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$25 for first cooks, \$5 for second cooks; the fee for barge cooks is \$15; the fee for tug and dredge cooks is \$10. The dues are \$9 per annum, paid monthly in advance through the local branch. An assessment of \$1 per member may be levied when necessary for the general fund; there was one such assessment in 1903. All cooks or stewards carrying their wives as second cooks, shall pay a fee of \$5 for the season of navigation. No charter fee is charged to local branches. Members are relieved from the payment of contributions when disabled; members are suspended from benefits when two months in arrears, which forfeits all right to benefit for six months; members have the privilege of being reinstated by paying the arrears if such arrears are less than the entrance fee. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member a benefit of \$100 is paid to his beneficiary; if the deceased member is buried by the union the cost of the burial is not to exceed \$100. A membership of six months is required for a member to become entitled to the

benefit. Claims for benefit become payable immediately on receipt of proof of death; 30 days are usually required to settle a claim. There were 10 claims for death benefit paid during the fiscal year, at a total expenditure of \$850.

**SHIPWRECK BENEFIT.**—Any member losing his clothing or belongings is entitled to a shipwreck benefit not to exceed \$30. Claims for benefit must be made in writing and sworn to before a notary public. A committee of five is appointed by the secretary or by the branch agent to report upon the claim for benefit. A membership of six months is necessary for a member to become entitled to the benefit. There were 13 claims for shipwreck benefit paid during the fiscal year, the total expenditure being \$390.

#### **MARINE COOKS AND STEWARDS' ASSOCIATION OF THE PACIFIC COAST.**

This association was organized in 1901; it is not incorporated. The association, while a part of the International Seamen's Union of America, is here treated as a separate national association. Death, shipwreck, and tobacco benefits for members were instituted the year the association was organized. The benefit fund is not separately organized. There are three local branches of the association, all within the United States. The office is located at San Francisco, Cal. The data here given are for the fiscal year ending December 31, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the secretary and the treasurer; these officers are elected annually by ballot of the general membership. The secretary is bonded in the sum of \$200 and the treasurer in the sum of \$500. The funds are deposited in bank, disbursements being made by the treasurer on warrants authorized by the association, signed by the secretary and the chairman, and bearing the seal of the association. The accounts are audited quarterly by the finance committee of the association. The secretary passes upon claims for death benefit; claims for shipwreck benefit are passed upon by a committee appointed by the association; appeals from the decisions of either may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5. The dues are \$9 per annum, paid monthly in advance. Dues are paid either direct to headquarters or through local branches. No charter fee is charged to local branches. Members are relieved from the payment of contributions when they become disabled. Members are in bad standing and not entitled to benefits when three months in arrears; members may be reinstated when less than six months

in arrears, otherwise they come in as new members. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—Each member, upon his death, is entitled to burial at the expense of the association, said expense not to exceed \$75 and to be paid only when the deceased member is buried directly by the association. A membership of six months is necessary for a member to become entitled to the benefit. The expenses of the burial are usually paid within one week. Members forfeit the right to benefit by forfeiture of membership in the association. There were four claims for burial benefit paid during the fiscal year, the total expenditure being \$300.

**SHIPWRECK BENEFIT.**—Members losing their belongings by reason of shipwreck are entitled to a benefit not to exceed \$50. Upon the presentation of a claim for shipwreck benefits, a committee of five members is appointed to investigate and report to the association the amount of loss sustained. A membership of six months is necessary for a member to become entitled to the benefit. There were 20 claims for shipwreck benefits paid during the fiscal year, at a total expenditure of \$963.65.

**TOBACCO BENEFIT.**—A tobacco benefit of 25 cents weekly is paid to members sick in hospital. During the fiscal year this benefit was furnished to 38 members at a total expenditure of \$496.50.

#### **ATLANTIC COAST MARINE FIREMEN'S UNION.**

This union was organized in 1902; it is not incorporated. Death and shipwreck benefits for members were instituted the year the union was organized. The benefit fund is not separately organized. There are seven local branches of the union, all in the United States. The office is located at Brooklyn, N. Y. The data here given are for the fiscal year ending June 20, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the secretary and the treasurer of the union and the business agents of local branches. These officers are elected annually by general ballot of the members. The secretary is bonded in the sum of \$1,000 and the treasurer in the sum of \$5,000. The branch agents are each bonded in the sum of \$500. The funds of the union are deposited in bank, disbursements being made by the treasurer on orders of the union. Accounts are audited quarterly by the finance committee of the union. A committee of the branch or of the union and the secretary of the union pass upon all claims for shipwreck benefit; the secretary and the treasurer pass upon all claims for death benefit. Appeals from the decisions of either may be taken to the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2.50. The dues are \$9 per annum, paid monthly in advance. No charter fee is charged to local branches. Members are exempt from the payment of dues while sick, if sickness prevents them from going to sea. Members are in bad standing and not entitled to benefits if two months in arrears; members are suspended if six months in arrears, but may be reinstated on paying arrears. Members intending to remain ashore for a period exceeding six months shall be granted retiring cards on application, provided their dues are paid up to date, and shall be exempt from payment of dues during their period of retirement, but shall surrender all privileges of membership. Retired members may be reinstated by paying their dues for the current month during which the readmission occurs. Retired members wishing to sail before six months have passed must pay dues for the time during which they have held retiring cards. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary, provided the death of such member occurs in the immediate vicinity of the headquarters of the union or of any of its branches. The amount of benefit is governed by the length of membership in the union, as follows: Membership of 5 years and over, \$100; membership of 18 months and under 5 years, \$75; membership of 6 months and under 18 months, \$50. A membership of 6 months is required for a member to become entitled to benefit. One day is all the time usually required to settle a claim for benefit. Members forfeit the right to benefit by forfeiture of membership in the union. There were five claims for death benefit paid during the fiscal year, at a total expenditure of \$325.

**SHIPWRECK BENEFIT.**—A benefit not to exceed \$25 is paid to members for the loss of belongings occurring by shipwreck. There were 10 claims for shipwreck benefit paid during the fiscal year, at a total expenditure of \$225.

**TOBACCO BENEFIT.**—A tobacco benefit of 50 cents per week is paid to members sick in hospital.

#### **MARINE FIREMEN, OILERS, AND WATER TENDERS' BENEVOLENT ASSOCIATION OF THE GREAT LAKES.**

This association is a component part of the International Seamen's Union of America, but is treated here as a national organization, because it has branches in the various lake ports. The association was organized in 1888. Sick and death benefits for members were instituted during the year the association was organized. The office of the association is located at Buffalo, N. Y. The data here shown are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the president, secretary, treasurer, and branch agents. These



officers are elected annually by ballot. A member to be eligible to hold office must be an American citizen. The president is bonded in the sum of \$500, the secretary in the sum of \$1,500, branch agents in the sum of \$500 each, and the treasurer in the sum of \$50,000. The funds of the association are deposited in bank in the name of the association, disbursements being made by the treasurer on warrants signed by the president and the secretary. The treasurer's detailed monthly statement is posted in the association hall. The president and the secretary pass upon all claims for benefit; members or other beneficiaries who consider themselves unfairly treated may appeal to the executive board, and if still not satisfied, to the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association carries with it benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$25. The dues are \$6 per year, paid monthly through the local branch or at the headquarters of the association. Members three months in arrears are suspended from benefits, and do not become entitled to benefits until six months after arrears are paid. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—Any member becoming sick or disabled is entitled to a benefit of \$3 per week for a period not exceeding ten weeks in any one year. No payments are made for the first seven days of sickness or disability, and such sickness or disability must continue for a period of three or more weeks, when payments are made from the eighth day of sickness. A membership of six months is required for a member to become entitled to this benefit. Members when sick or disabled must be under the care of a physician, and the weekly certificate of such physician is required. Members forfeit their right to benefit when the sickness or disability is caused by intemperance or immoral conduct. Members who have exhausted the maximum period of benefit payments retain their membership, but are entitled to no more benefits for a period of twelve months. There were 250 members who received temporary disability benefits, and there were 281 cases of benefits. The aggregate number of days of benefits paid during the fiscal year was 7,511, and the total expenditure for these benefits for the year was \$3,219.

**DEATH BENEFIT.**—A funeral benefit of \$100 is paid on the death of a member, recovery of body being necessary to insure the payment of the benefit. When burials are made by the association the cost is not to exceed \$100. A membership of six months in the association is required for a member to become entitled to this benefit. Members forfeit the right to benefit by forfeiture of membership in the association. There were 32 claims for death benefit paid during the fiscal year, at a total expenditure of \$3,133.50.

**TOBACCO BENEFIT.**—A tobacco benefit of 25 cents per week is paid to members sick or disabled.

**MARINE FIREMEN, OILERS, AND WATER TENDERS' UNION OF THE PACIFIC.**

This union was organized in 1883; it is an incorporated body. Death, shipwreck, and tobacco benefits for members were instituted the year the union was organized. The benefit fund is not separately organized. The union has one local branch and it is in the United States. The office is located at San Francisco, Cal. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the president, financial secretary, treasurer, and five directors. These officers are elected annually by general ballot of the membership. The financial secretary and the treasurer are each bonded in the sum of \$2,000. The funds of the union are deposited in bank, disbursements being made by checks signed by the financial secretary and the treasurer on warrants authorized by the union and signed by the financial secretary. The accounts are audited quarterly by the finance committee and semiannually by an expert accountant. The financial secretary and the treasurer pass upon all claims for funeral benefit; the union (on report of a committee appointed) passes upon all claims for shipwreck benefit; the financial secretary passes upon claims for tobacco benefit. The officers report to the weekly meetings of the union, and the action of the union is final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$25. A member may be reinstated upon payment of arrears, if reinstated within twelve months after becoming in arrears, but must pay a fee of \$5 in addition to arrears, if reinstatement is not made within twelve months after becoming in arrears. The dues are \$6 per annum, paid monthly in advance. No charter fee is charged to local branches. Members are relieved from the payment of dues during sickness, provided they are in good standing and notify the secretary at the beginning of such sickness; but on returning to work they must pay dues for the time relieved. Members sick for six months or more are exempt from payment of dues during sickness, provided they satisfy and furnish the financial secretary a doctor's certificate covering the period of sickness. Members are suspended from benefits when six months in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$75 is paid to his beneficiary. In case of burial by the union the expense shall not exceed \$75. Members are entitled to this benefit immediately on admission to the union. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required

to settle a claim. Members forfeit the right to benefits by forfeiture of membership in the union. There were 20 claims for death benefit paid during the fiscal year, at a total expenditure of \$1,500.

**SHIPWRECK BENEFIT.**—A member upon being shipwrecked is entitled to a sum not to exceed \$50 for losses incurred; proof of such loss must be made to a committee appointed by the union. Members are entitled to this benefit immediately on joining the union. There were 18 claims for shipwreck benefit paid during the fiscal year, at a total expenditure of \$900.

**TOBACCO BENEFIT.**—A member who is sick in a hospital is entitled to 25 cents per week, or its equivalent, as tobacco benefit, provided he notifies the secretary of such sickness. Subsequent to the close of the fiscal year this benefit was increased to 50 cents per week. The total expenditure for tobacco benefit during the fiscal year was \$122.20.

#### **AMALGAMATED MEAT CUTTERS AND BUTCHER WORKMEN OF NORTH AMERICA.**

This association was organized in 1897; it is not incorporated. A death benefit for members was instituted in 1905; the benefit fund is not separately organized. There are 454 local organizations in the association, all within the United States. The office is located at Syracuse, N. Y. The data here given are for the fiscal year ending May, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the general secretary-treasurer, who is elected by ballot at the quadrennial convention and is bonded in the sum of \$5,000. Twenty-five per cent of the general fund is kept in a safe-deposit vault; other money is deposited in bank, subject to checks signed by the general secretary-treasurer. The accounts are audited annually by a committee appointed by the president. The financial secretary of the local union and the general secretary-treasurer of the association pass upon all claims for benefit. Appeals from the decisions of these officers may be taken to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—No entrance fee is charged by the central body. The dues to the central body are \$3.60 per annum, 60 cents of which is credited to the benefit fund. The dues are paid monthly in advance through the local organization. A charter fee of \$15 is charged to new local organizations. Members are suspended from benefit when two months in arrears for dues and are dropped from membership when four months in arrears. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiaries of a deceased member, the amount being governed by the length of membership in the association, as follows: Membership of 1 year and over, \$100; membership of 6 months and under 1 year, \$50.

Six months' membership in the association is required for a member to become entitled to benefit. Claims for death benefit become payable 30 days after receipt of proof of death, but ordinarily claims are paid in 20 days. Members forfeit the right to benefit by forfeiture of membership in the association. There were 24 claims for death benefit paid during the fiscal year, at a total expenditure of \$2,150.

**THE METAL POLISHERS, BUFFERS, PLATERS, BRASS MOLDERS, AND BRASS AND SILVER WORKERS' INTERNATIONAL UNION OF NORTH AMERICA.**

This international union was organized in 1890; it is not incorporated. A death benefit for members was instituted in 1896; the benefit fund is not separately organized. There are 146 local organizations in the international union—140 in the United States and 6 in Canada. The office is located at Cincinnati, Ohio. The data here given are for the fiscal year ending May 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the president, general secretary-treasurer, and general executive board; the general executive board is composed of the president, 15 vice-presidents, and the secretary-treasurer. These officers are elected biennially by vote of the general membership. The general secretary-treasurer is bonded in the sum of \$5,000. The funds of the union are deposited in bank, checks for disbursements being signed by the president and secretary-treasurer. The accounts are audited semiannually by expert accountants. The president and the financial secretary of the local union and the general secretary-treasurer pass on all claims for benefit. Appeals may be taken to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund. Members on leaving the trade may retain membership in the association and be entitled to the death benefit by paying full dues.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is \$1 and the reinstatement fee is \$2. The entrance and reinstatement fees may not be less than \$5 for the local organization. The dues of members are \$3 per annum, paid monthly through the local organization; 60 cents of the annual dues of members are credited to the benefit fund. A charter fee of \$1 is charged new locals. Members are suspended from benefit when three months in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A benefit is paid at the death of a member, the length of membership in the union governing the amount, as follows: Membership of 2 years and over, \$100; membership of 1 year and under 2 years, \$50.

A membership of one year is required for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death; 10 days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 53 claims for death benefit paid during the fiscal year, the total expenditure being \$4,700.

#### **AMALGAMATED SHEET METAL WORKERS' INTERNATIONAL ALLIANCE.**

This alliance was organized in 1897; it is not an incorporated body. A death benefit for members was instituted in 1902. The benefit fund is not separately organized. There are 372 local organizations in the alliance—360 in the United States and 12 in Canada. The office is located at Kansas City, Mo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the alliance are administered by the general president and the general secretary-treasurer. These officers are elected by ballot at the biennial convention of the alliance. The general secretary-treasurer is bonded in the sum of \$20,000; the amount of the bond must be increased \$5,000 whenever the amount of the funds is within \$500 of the amount of the bond. The funds of the alliance are deposited in bank; checks must be signed by the president and the secretary-treasurer. Accounts are audited semiannually by the general executive board. The president and the recording secretary of the local union and the general president and the general secretary-treasurer of the international alliance pass upon all claims for benefits. Members or other beneficiaries who deem themselves unfairly treated may appeal to the general executive board, and, if still not satisfied, to the convention of the alliance.

**CONDITIONS OF MEMBERSHIP.**—Membership in the alliance entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—No entrance fee is charged by the alliance. There is no charge for reinstatement of members other than the payment of all arrears of dues and assessments. The annual dues are \$2.40, paid monthly in advance through the local organization. An assessment of 50 cents is levied semiannually on all members for the maintenance of the mortuary fund. A charter fee of \$15 is charged to local organizations. Members are suspended from benefits when three months in arrears or in case their local union is in arrears in the payment of the per capita tax. There is no provision for refunding contributions to members who leave the organization.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiary. A membership of 12 months is required for a member to become entitled to the death benefit. Payments of death claims are made within 30 days after receipt of proof of death. Members forfeit the right to benefit by forfeiture of membership in the alliance. There were 90 claims for death benefit paid during the fiscal year, at a total expenditure of \$9,000.

#### **IRON MOLDERS' UNION OF NORTH AMERICA.**

This union was organized in 1859; it is not incorporated. Temporary disability, permanent disability, and death benefits were instituted for members in 1895; the benefit fund is not separately organized. There are 465 local organizations in the union—434 in the United States and 31 in Canada. The office is located at Cincinnati, Ohio. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The benefit fund of the union is administered by the president, financial secretary, visiting committee, and trustees of the local unions, and the president, secretary, treasurer, financier, and the executive board of the international union. The local officers and trustees are elected annually by ballot of the members of the local union, the visiting committee is appointed annually by the president of the local union; the international officers are elected by ballot at the triennial convention of the union. The international officers are bonded in the following sums: President, \$10,000; secretary, \$5,000; treasurer, \$25,000; financier, \$10,000, and the trustees, \$4,000 each. Disbursements are made by the general treasurer on orders signed by the general president and the general secretary. The accounts are audited semiannually by an auditing committee. The president, financial secretary, and the visiting committee of local unions and the financier and the secretary of the international union pass upon all claims for benefit; appeals from the decisions of these officers may be taken to the executive board of the international union, then to the convention of the international union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members leaving the trade, after having been five years in continuous good standing, may become honorary members by the payment of 15 cents per week as dues, and be entitled to sick, death, or disability benefits and be relieved from the payment of assessments; or they may be entitled to death and disability benefits alone by the payment of 25 cents per month as dues.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is \$2, which is credited to the benefit fund. The reinstatement fee is \$3.25, of which \$1.30 is credited to the benefit fund.

Every member must pay into the funds of the union to which he belongs the sum of 25 cents per week, payable weekly, except on the last week of each quarter, when he must pay the sum of 50 cents, 25 cents of which must not be subdivided, but must be forwarded by the corresponding representative to the international treasurer to be placed in a defense fund. The revenue (excepting that portion received for defense fund) must be applied as follows: Ten cents per week per member must be forwarded to the international treasurer, 16 per cent of which must be placed to the death and total disability fund, 26 per cent to monthly fund, and 58 per cent for trade use, but the general executive board, in case of emergency, has power to draw money from one fund to replenish another; 8 cents per week per member must be placed by the locals to the credit of a benefit fund, out of which is to be paid the sick and out-of-work benefits; and 7 cents per week per member must be placed to the credit of the local fund. In no case may a local draw on the benefit fund for purposes other than specified, except by order of the general executive board of the international union. A charter fee of \$5 is charged to local organizations. The contributions to the central body are the same for all except honorary members. When a member is out of work for any cause not of his own fault, he may be relieved from the payment of contributions for a period not to exceed 13 weeks in any one year. Members are suspended when in arrears for dues for 13 weeks, and if reinstated become entitled to sick benefit six months after reinstatement, and to death benefits one year after reinstatement. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—A temporary disability benefit of \$5.25 per week is paid to members when sick or disabled. The benefit is paid for 13 weeks in any one year, payments to commence after the first week's illness. A membership of six months is required for a member to become entitled to the benefit. A visiting committee of not less than three members is appointed to visit a member who is sick, and at least two members of the committee shall visit the sick member once a week. The sick member must furnish the union with a doctor's certificate of sickness. A member forfeits the right to benefit if sickness is caused by intemperance, debauchery, or immoral conduct; also when he leaves the jurisdiction of the international union, unless he is absent for the benefit of his health by consent of local union of which he is a member. During the fiscal year there were 7,486 members who received benefits and 7,674 cases of benefits. The aggregate number of days of benefit was 230,104. The total amount expended for temporary benefits during the fiscal year was \$172,578.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership, as follows: Membership of 15 years and over, \$200; membership of 10 and under 15 years, \$175; membership of 5 and under 10 years, \$150; membership of 1 year and under 5 years, \$100. A membership of one year is required for a member to become entitled to the benefit. Claims for benefit become payable immediately on receipt of proof of death; claims are usually settled within 30 days. Members forfeit the right to benefit by forfeiture of their membership in the union. No death benefit is paid to members who have received permanent disability benefit. There were 435 claims for death benefit paid during the fiscal year, the total amount being \$56,800.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit is paid to members who become afflicted with total blindness or with paralysis, or who suffer the loss of an arm or a leg. The amount of benefit is governed by the length of membership in the union, as follows: Membership of 15 years and over, \$200; membership of 10 and under 15 years, \$175; membership of 5 and under 10 years, \$150; membership of 1 year and under 5 years, \$100.

A membership of one year is necessary for a member to become entitled to benefit. A member, to be entitled to permanent disability benefit, must furnish a certificate of a reputable physician, said certificate to be sworn to or affirmed before a notary public or commissioner, and attested by the president and the financial secretary of the local union. One examination of the claimant for benefit is all that is usually made. Members permanently disabled, who have drawn the full sick benefit for three successive years, are compelled to draw permanent disability benefits. Members forfeit their right to benefit by forfeiture of membership in the union. Members receiving permanent disability benefit are not entitled to death benefit.

There were 56 claims for permanent disability benefit paid during the fiscal year, at a total expenditure of \$8,250.

#### **BROTHERHOOD OF PAINTERS, DECORATORS, AND PAPER HANGERS OF AMERICA.**

This brotherhood was organized in 1887; it was incorporated in 1894. Death benefits for members and for members' wives were instituted in 1887; a permanent disability benefit was also instituted the same year. The benefit fund is not separately organized. There are 942 local organizations in the brotherhood—910 in the United States, 2 in Porto Rico, and 30 in Canada. The office is located at Lafayette, Ind. The data here given are for the fiscal year ending June 30, 1907.



**ADMINISTRATION.**—The affairs of the brotherhood are administered by the general executive board, consisting of the general president, the general secretary-treasurer, and the six general vice-presidents. These officers are elected by ballot at the biennial convention of the brotherhood, if a convention is held; if no convention is held, biennially by vote of the membership. The general secretary-treasurer is bonded in the sum of \$50,000. The funds are deposited in bank, disbursements being made by the general secretary-treasurer when authorized by the general executive board. The accounts are audited semiannually by an expert accountant and by a committee of three chosen by the local organizations. Claims for benefit must be approved by the president, the financial secretary, and two-thirds of the members of the local union, and by the general president and the general secretary of the brotherhood; appeals may be taken to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—All members of the brotherhood who are eligible are required to become members of the benefit fund. The applicant must be of good health and not over 50 years of age to be entitled to full benefit. No medical examination is required. Applicants over 50 and under 60 years of age, may be admitted as semibeneficiary members.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, of which sum 40 cents is credited to the benefit fund. The entrance fee for unattached members is \$5, of which sum \$2 is credited to the benefit fund. The reinstatement fee is 50 cents, 20 cents of which is credited to the benefit fund. The dues are \$3 per annum for members who join the brotherhood through a local union, \$1.20 of which is credited to the benefit fund; the dues for unattached members are \$6 per annum, \$2.40 of which is credited to the benefit fund. Dues are paid monthly to the local organizations except by unattached members, who pay direct to the general secretary-treasurer. An assessment may be levied by the general executive board whenever deemed necessary, the amount of the assessment to be fixed by the board. A charter fee of \$12 is charged to new local unions. As a supplementary income, \$662.42 received as interest was placed to the credit of the benefit fund. Members are not relieved from the payment of contributions, nor are contributions reduced except to those who have received permanent disability benefit; these may retain membership by paying reduced rates and be eligible to reduced death benefits. Members are suspended when three months in arrears, but if reinstated before becoming six months in arrears are entitled to full benefits; if reinstated after being six months in arrears, they are entitled to \$50 death benefit six months after reinstatement. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to his beneficiary, the amount being governed by the length of membership in the brotherhood, as follows: Regular members, membership of 4 years and over, \$200; membership of 3 and under 4 years, \$150; membership of 2 and under 3 years, \$100; membership of 1 year and under 2 years, \$50. Semibeneficiary members, membership of 3 years and over, \$75; membership of 2 and under 3 years, \$50; membership of 1 year and under 2 years, \$25. A full beneficiary member with a membership of two years and over is paid \$50 benefit on the death of his wife, and on one year's membership, \$25. A semibeneficiary member having one year's membership is entitled to \$25 on death of wife. A membership of one year in the brotherhood is necessary for a member to become entitled to benefits. Claims for benefit become payable immediately on receipt of proof of death; from 2 to 10 days is necessary to settle a claim. Any member or wife of member whose death is caused by his or her improper conduct, or through disease incurred previous to his joining the brotherhood, or through his exposing himself to risks to which members are not usually liable (his country's service in time of war excepted), forfeits the right to benefit. A beneficiary member, if legally separated from his wife, is not entitled to the wife's funeral benefit. An applicant whose wife is in ill health may be admitted to membership, but in the event of her death he is not entitled to the wife's funeral benefit. There were 408 claims for death of members paid during the fiscal year, the total amount being \$50,763, and 187 claims for death of members' wives, the total amount being \$7,625, the aggregate amount of death benefits paid during the year being \$58,388.

**PERMANENT DISABILITY BENEFIT.**—A member of the brotherhood becoming permanently disabled is paid a benefit, the amount to be governed by the length of membership in the brotherhood, as follows: Regular members, membership of 4 years and over, \$200; membership of 3 and under 4 years, \$150; membership of 2 and under 3 years, \$100; membership of 1 year and under 2 years, \$50. Semibeneficiary members, membership of 3 years and over, \$75; membership of 2 and under 3 years, \$50; membership of 1 year and under 2 years, \$25. A membership of one year in the brotherhood is necessary for a member to become entitled to benefit. Claims for permanent disability benefit must be accompanied by a certificate signed by the president, the financial secretary, and five members of the local union, in good standing, showing validity of the claim. Members forfeit the right to benefit in the same manner as the right to death benefit is forfeited. There were 36 claims for permanent disability benefit paid during the fiscal year, the total payments amounting to \$5,250.

**PATTERN MAKERS' LEAGUE OF NORTH AMERICA.**

This league was organized in 1892; it is not incorporated. Temporary disability and death benefits were instituted in 1898, and permanent disability and superannuation benefits in 1900. The benefit fund is not separately organized. There are 78 local organizations in the league—73 in the United States and 5 in Canada. The office is located at Cincinnati, Ohio. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The relief committee of the local organization, the president of each district, and the general president and the general secretary-treasurer administer the relief work of the league. The relief committee is elected semiannually by the local organizations; the general executive board, composed of the general president, the president of each district, and the general secretary-treasurer are elected by ballot at the biennial convention of the league. The general secretary-treasurer is bonded in the sum of \$5,000. The funds of the league are deposited in bank, disbursements being made by the general secretary-treasurer on bills approved by the general executive board. The accounts are audited semiannually by an expert accountant, selected by the local organization situated nearest to headquarters.

**CONDITIONS OF MEMBERSHIP.**—To become a member of the benefit fund, members must be in good health (a medical examination may be required) and not over 50 years of age. Members leaving the trade may retain membership by paying reduced dues.

**FEES, DUES, AND ASSESSMENTS.**—No initiation or reinstatement fee is paid to the central body, these fees being paid to and retained by the local organizations. Of the annual dues paid to the local organizations, \$9 is forwarded to the central body; of this amount, \$1.80 is placed in the benefit fund to pay claims for temporary disability and death benefits, and 24 cents to pay claims for superannuation and permanent disability benefits. Members leaving the trade pay \$13 annual dues to the central body, and are exempt from all other dues and assessments, and are entitled to temporary disability and death benefits. An assessment of 1 per cent of the valuation of tools was levied in each of the years 1903 to 1907, inclusive, to pay tool insurance. A charter fee of \$1.50 is charged for each member of a new local organization. After he has exhausted the period of benefit payments, a member who is sick, on his request, is relieved from the payment of dues until he recovers. A member out of work for four consecutive weeks may be relieved from the payment of dues for a period not to exceed three months. A member is not entitled to benefits when 11 weeks in arrears until he has been reinstated and has been in good standing for four consecutive weeks; a member is suspended from membership when 13 weeks in arrears. There is no

provision for refunding contributions to members who leave the league.

**TEMPORARY DISABILITY BENEFIT.**—A member of the benefit fund is entitled to receive \$4 per week while disabled for a period not to exceed 13 weeks in any one year. No payment is made for illness of less than 14 days' duration, but if illness lasts 14 days or more, payments are made from the beginning of illness. A membership of one year in the benefit fund is necessary for a member to become entitled to the benefit. Each member of the relief committee separately visits a member who is sick. The members must sign or cause to be signed the relief committee's book; a doctor's certificate may also be required. Members while sick are required to take proper care of themselves. A member forfeits his right to benefit when illness is caused by improper conduct or by disease with which he was afflicted before joining the league; also, if found guilty by the general executive board of charges that may be preferred against him. There were 306 members who received temporary benefits, and 322 cases of benefits; the total number of days of benefit was 10,098. The total expenditure for temporary benefits during the fiscal year amounted to \$6,913.10.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the benefit fund, as follows: Membership of 15 years and over, \$400; membership of 13 and under 15 years, \$350; membership of 11 and under 13 years, \$300; membership of 9 and under 11 years, \$250; membership of 7 and under 9 years, \$200; membership of 5 and under 7 years, \$150; membership of 3 and under 5 years, \$100; membership of 2 and under 3 years, \$75; membership of 1 year and under 2 years, \$50. A membership of one year is necessary for a member to become entitled to benefit. Claims for death benefit are paid one day after receipt of satisfactory proof of death. Members forfeit the right to benefit if death is caused by improper conduct or by disease which would have debarred them from membership in the fund. There were 22 claims for death benefits paid during the fiscal year, the total payments amounting to \$1,100.

**PERMANENT DISABILITY BENEFIT.**—This benefit is not yet operative. Under the plan a membership of 25 years will be necessary for a member to become entitled to the benefit, which is to be paid to members permanently disabled either by sickness or accident, the amount of benefit to be determined by the general executive board. This benefit is to be paid for life.

**SUPERANNUATION BENEFIT.**—A member reaching the age of 60 years, and who has been a member of the league for 25 years, is entitled

to a superannuation benefit of \$12 per month; a member reaching the age of 65 years, and who has been a member of the league for 30 years, is entitled to a superannuation benefit of \$16 a month. Members are permitted to engage in gainful occupations while in receipt of this benefit. The superannuation benefit will be operative in 1920.

**TOOL INSURANCE.**—A tool insurance against loss by fire or flood is provided for members in one of the following amounts: \$25, \$50, \$75, \$100, \$125, or \$150. The amount must be determined by appraisement by the local executive committee and specified in the application for membership in the league, and the fee for said amount must be sent to the general secretary-treasurer with the application. There was \$3,597.88 paid as tool insurance during the fiscal year.

#### **PAVING CUTTERS' UNION OF THE UNITED STATES AND CANADA.**

This international union was organized in 1901; it is not incorporated. A death benefit for members was instituted in 1903. At the adoption of the death benefit feature an assessment of 25 cents was levied on each member to secure a fund which was to be kept separate from the general fund and to be used to pay death claims only; the benefit fund is not separately organized. There are 59 local organizations (called branches)—56 in the United States and 3 in Canada. The office is located at Albion, N. Y. The data here given are for the fiscal year ending March 31, 1907.

**ADMINISTRATION.**—The funds of the organization are administered by a board of directors of eight members; seven members of the board are the officers of the branch of the union at the place in which headquarters are located; the eighth member of the board is the secretary of the union and is elected annually by the majority vote of the members of all the branches. The secretary is bonded in the sum of \$1,000. The funds of the union are deposited in bank in the names of the secretary and of three members of the board of directors, and are drawn out only on their joint signatures. The accounts are audited annually by a committee from the local branch, assisted by an expert accountant. The president and the secretary of the local branch and the general secretary and the board of directors of the union pass upon all claims for benefits, and their decision is final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$3, but paving cutters who have been invited to join the union and who do not accept the invitation within two months are charged a fee of \$5. Nonunion men who have worked in a place where a strike was on are charged an entrance fee of \$20; foreigners who have been in the country six months or more and have previously refused to join the union are charged an entrance fee of \$25 (these last two provi-

sions were repealed January 1, 1907). The dues are \$4.80 per annum, paid monthly in advance through the local organization. On the death of a member, an assessment of 10 cents per member is levied by the board of directors; there were 2 such assessments in 1904, 9 in 1905, 8 in 1906, and 14 in 1907. No charter fees are charged to local branches. Members on becoming 60 years of age, who have been in continuous good standing during the three previous years, are relieved from all contributions except death assessments. Members three months in arrears are not entitled to benefits for one month after payment of arrears; members 12 months in arrears are suspended, and if reinstated must pay all arrearages and an additional 25 cents per month for 20 months. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member the general secretary pays to the president and the secretary of the local branch of which the deceased was a member the sum of \$100, out of which sum the said branch officers pay the funeral expenses of the deceased. Any balance remaining after said expenses are paid is turned over to the heirs of the deceased member. Before January 1, 1907, the death benefit was \$75. Members become entitled to the benefit immediately on admission to the union. Claims become payable immediately on receipt of proof of death; 10 days are ordinarily required to settle a claim. Members forfeit the right to death benefit by forfeiture of membership in the labor organization. There were 14 death claims paid during the fiscal year, the total amount paid being \$1,125.10.

#### **INTERNATIONAL PHOTO-ENGRAVERS' UNION OF NORTH AMERICA.**

This international union was organized in 1900; it is not incorporated. A death benefit for members was instituted in 1900; the benefit fund is not separately organized. There are 39 local organizations in the international union—37 in the United States and 2 in Canada. The central office is located at Minneapolis, Minn. The data here given is for the fiscal year ending August 31, 1906.

**ADMINISTRATION.**—The funds of the organization are administered by the general executive council, composed of the president, first, second, and third vice-presidents, and the secretary-treasurer. These officers are elected by secret ballot at the annual convention. The secretary-treasurer is bonded in the sum of \$5,000. The funds are deposited in bank in the name of the organization, subject to checks signed by the secretary-treasurer on warrants approved by the president. Accounts are audited quarterly by a committee of three members. Claims for benefits are passed upon by the local president and secretary and the international secretary-treasurer. Appeals from the decisions of these officers may be taken to the general president, general executive council, and to the convention in the order as stated.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to and retained by the local organization except in the case of provisional members, who pay an entrance fee of \$2 to the central fund, but on becoming members of a local within six months of the issue of provisional membership card they must pay to the local organization the difference between the fee paid to the central body and the fee charged by the local body; after six months no additional fee is charged. The dues are \$6.20 per annum; \$4.20 is paid as a per capita tax, 35 cents monthly; \$2 per annum is paid as dues, 50 cents quarterly. Dues are paid through the local organization. A charter fee of \$10 is charged to new locals. Members are in bad standing and not entitled to benefits when dues are not paid up to the current month and assessments are not paid up to the current quarter. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$75 is paid as a funeral benefit. Members become entitled to the benefit immediately on admission to the union. Claims for benefit become payable immediately on receipt of proof of death; 10 days are ordinarily required to settle a claim. There were 14 funeral benefits paid during the fiscal year, the aggregate amount paid being \$1,050.

#### **INTERNATIONAL PIANO AND ORGAN WORKERS' UNION OF AMERICA.**

This union was organized in 1898; it is not an incorporated body. Temporary disability and death benefits for members were instituted during the year the union was organized; death benefits for members' wives were instituted in 1907. The benefit fund is not separately organized. There are 40 local organizations in the union—32 in the United States and 8 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the international president and the international executive board, consisting of the international president and the nine vice-presidents, and the officers of the local unions. The international officers are elected by ballot at the biennial conventions of the union. The local officers are bonded. The funds of the union remain in possession of the local organizations, subject to the call of the international executive board as may be required. The accounts of the international president are audited annually by a finance committee selected by the international executive board, each member of the committee to represent a different local organization, and no member of the committee to serve the second time until each local organization has

been represented on the committee. The officers of the local union and the international executive board pass upon all claims for benefits; appeals from the decisions of these officers may be taken to the international union.

**CONDITIONS OF MEMBERSHIP**—All members of the union, except those afflicted with chronic diseases, are required to become members of the benefit fund. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5, and the reinstatement fee is \$5. The dues are \$10.40 per annum, paid weekly to the local organization. A charter fee of \$10 is charged to new local organizations. Members are relieved from the payment of contributions when they become disabled, when they are in receipt of benefits, or when unemployed. Members in arrears 8 weeks are not entitled to benefits for three months after the payment of arrears; members 16 weeks in arrears are suspended from the union. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$5 per week, not to exceed 10 weeks in one year, is paid to members while disabled, the year to date from July 1 to June 30. Payments are not made for disability of less than 14 days' duration; if disability continues longer than 14 days, payments date from the beginning of disability. A membership of 1 year is necessary for a member to become entitled to benefits. Members while disabled are visited by a committee of three members weekly, each of the committee to make a separate visit and report; a physician's certificate is also required in doubtful cases. Members forfeit the right to benefit if disability is due to intemperance, debauchery, or other immoral conduct. Members who have exhausted the right to temporary benefit are relieved from the payment of contributions should disability continue. There were 366 members who received disability benefits during the year, the number of cases of sickness were 376, and the aggregate number of days for which benefits were paid was 10,325. The total expenditure for disability benefits for the fiscal year was \$7,378.66.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the union, as follows: Highest class, membership of 15 years and over, \$300; second class, membership of 10 and under 15 years, \$200; third class, membership of 5 and under 10 years, \$100; fourth class, membership of 1 year and under 5 years, \$50.

A benefit of \$40 is paid on the death of a member's wife. A membership of 1 year is necessary for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death; one day is usually required to settle a claim. Mem-



**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to and retained by the local organization except in the case of provisional members, who pay an entrance fee of \$2 to the central fund, but on becoming members of a local within six months of the issue of provisional membership card they must pay to the local organization the difference between the fee paid to the central body and the fee charged by the local body; after six months no additional fee is charged. The dues are \$6.20 per annum; \$4.20 is paid as a per capita tax, 35 cents monthly; \$2 per annum is paid as dues, 50 cents quarterly. Dues are paid through the local organization. A charter fee of \$10 is charged to new locals. Members are in bad standing and not entitled to benefits when dues are not paid up to the current month and assessments are not paid up to the current quarter. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$75 is paid as a funeral benefit. Members become entitled to the benefit immediately on admission to the union. Claims for benefit become payable immediately on receipt of proof of death; 10 days are ordinarily required to settle a claim. There were 14 funeral benefits paid during the fiscal year, the aggregate amount paid being \$1,050.

#### **INTERNATIONAL PIANO AND ORGAN WORKERS' UNION OF AMERICA.**

This union was organized in 1898; it is not an incorporated body. Temporary disability and death benefits for members were instituted during the year the union was organized; death benefits for members' wives were instituted in 1907. The benefit fund is not separately organized. There are 40 local organizations in the union—32 in the United States and 8 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the international president and the international executive board, consisting of the international president and the nine vice-presidents, and the officers of the local unions. The international officers are elected by ballot at the biennial conventions of the union. The local officers are bonded. The funds of the union remain in possession of the local organizations, subject to the call of the international executive board as may be required. The accounts of the international president are audited annually by a finance committee selected by the international executive board, each member of the committee to represent a different local organization, and no member of the committee to serve the second time until each local organization has

been represented on the committee. The officers of the local union and the international executive board pass upon all claims for benefits; appeals from the decisions of these officers may be taken to the international union.

**CONDITIONS OF MEMBERSHIP**—All members of the union, except those afflicted with chronic diseases, are required to become members of the benefit fund. No medical examination is required.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5, and the reinstatement fee is \$5. The dues are \$10.40 per annum, paid weekly to the local organization. A charter fee of \$10 is charged to new local organizations. Members are relieved from the payment of contributions when they become disabled, when they are in receipt of benefits, or when unemployed. Members in arrears 8 weeks are not entitled to benefits for three months after the payment of arrears; members 16 weeks in arrears are suspended from the union. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$5 per week, not to exceed 10 weeks in one year, is paid to members while disabled, the year to date from July 1 to June 30. Payments are not made for disability of less than 14 days' duration; if disability continues longer than 14 days, payments date from the beginning of disability. A membership of 1 year is necessary for a member to become entitled to benefits. Members while disabled are visited by a committee of three members weekly, each of the committee to make a separate visit and report; a physician's certificate is also required in doubtful cases. Members forfeit the right to benefit if disability is due to intemperance, debauchery, or other immoral conduct. Members who have exhausted the right to temporary benefit are relieved from the payment of contributions should disability continue. There were 366 members who received disability benefits during the year, the number of cases of sickness were 376, and the aggregate number of days for which benefits were paid was 10,325. The total expenditure for disability benefits for the fiscal year was \$7,378.66.

**DEATH BENEFIT.**—On the death of a member a death benefit is paid to the beneficiary of the deceased member, the amount being governed by the length of membership in the union, as follows: Highest class, membership of 15 years and over, \$300; second class, membership of 10 and under 15 years, \$200; third class, membership of 5 and under 10 years, \$100; fourth class, membership of 1 year and under 5 years, \$50.

A benefit of \$40 is paid on the death of a member's wife. A membership of 1 year is necessary for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death; one day is usually required to settle a claim. Mem-

bers forfeit the right to benefits by forfeiture of membership in the union. There were 56 claims for death of members paid during the year, the total amount of the payments being \$4,000, and 22 claims for death of members' wives paid during the year, at a total expenditure of \$880.

**OPERATIVE PLASTERERS' INTERNATIONAL ASSOCIATION OF THE UNITED STATES AND CANADA.**

This association was organized in 1864; it is not incorporated. A death benefit for members was instituted in 1890; the benefit fund is not separately organized. There are 238 local unions in the association—228 in the United States and 10 in Canada. The office is located at Pittsburg, Pa. The data here given are for the fiscal year ending September 30, 1908.

**ADMINISTRATION.**—The funds of the association are administered by the general secretary-treasurer, who is elected biennially by ballot at the international convention and is bonded in the sum of \$10,000. The funds are deposited in two banks. All approved claims are paid by check signed by the secretary-treasurer. The accounts of the association are audited annually by committee appointed by the general president. The president and the financial secretary of the local union and the general secretary-treasurer pass upon all claims for benefits; appeals from the decision of these officers may be taken to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the international association entitles a member to participate in the benefit fund; persons carried on the rolls of the local associations as honorary members are not entitled to benefits.

**FEES, DUES, AND ASSESSMENTS.**—The entrance (registration) fee is \$1. The reinstatement fee is \$1. The dues are \$1.80 per annum, paid quarterly through the local organization. An annual assessment of 50 cents per member is made for trade purposes, and if not sufficient, additional assessments may be levied. One assessment of 50 cents per member was levied for each of the years 1904 to 1908, inclusive. A charter fee of \$10 is charged to all new locals. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$50 is paid to his beneficiary. A membership of six months is required for a member to become entitled to the benefit. Claims for benefit become payable on receipt of proof of death; 10 days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the local organization. There were 140 death claims paid during the fiscal year at a total expenditure of \$7,000.

**UNITED ASSOCIATION OF JOURNEYMEN PLUMBERS, GAS FITTERS, STEAM FITTERS AND STEAM FITTERS' HELPERS OF THE UNITED STATES AND CANADA.**

This association was organized in 1889; it is not incorporated. Temporary disability, superannuation, and death benefits were instituted in 1902; the superannuation benefit is not yet operative. The benefit fund is not separately organized. There are 404 local branches of the association—391 in the United States and 13 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1905.

**ADMINISTRATION.**—The president, the secretary, and the treasurer of local organizations, and the general president, the general secretary-treasurer, and the general executive board administer the funds of the association. The local officers are elected semiannually by vote of the members of the local organization, the general officers being elected biennially by popular vote. The general secretary-treasurer is bonded in the sum of \$5,000.<sup>a</sup> The funds of the association are deposited in a bank designated by the general executive board, in the name of the association. Disbursements are made by the general secretary-treasurer on orders signed by the general president; disbursements of \$25 or more, at one time, must have the sanction of the general executive board. The accounts are audited semiannually by an auditing committee. The secretary and the executive board of the local unions, and the general president, the general secretary-treasurer, and the general executive board of the association pass upon all claims for benefit. Appeals from the decisions of these officers may be taken to the convention; then submitted to vote of the general membership.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$10; the reinstatement fee is \$1. The dues are \$15.60 per annum, paid weekly through the local organizations. An assessment of \$1 per member is levied for the general fund whenever the fund falls below \$2 per capita. There were two such assessments in 1902, one in 1904, and one in 1905. A charter fee of \$1 per member is charged to new local unions. A member is suspended from benefit when three months in arrears; if reinstated, he becomes beneficiary the same as a new member. A member, having nearly earned superannuation and becoming in arrears, is allowed 1 year for reinstatement without detriment. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—A temporary disability benefit of \$5 per week, not to exceed 13 weeks in any one year, is paid

<sup>a</sup> Since the close of the fiscal year the sum has been increased to \$15,000.

to members when disabled. No payment is made for disability of less than 14 days' duration, but if disability continues more than 14 days payments date from the beginning of the second week of disability. No payments are made for a fractional part of a week. Membership of one year in the association is necessary for a member to become entitled to the benefit. A committee of three members is appointed to visit disabled members once each week, each member of the committee to make a separate visit and report; a weekly certificate of a physician may also be required. Members forfeit their right to benefit if disability was caused by intemperance, debauchery, or other immoral conduct. The number of members receiving benefits and the number of cases of benefits are not reported. The aggregate number of days of benefit paid for during the fiscal year was 41,265, at a total expenditure of \$29,475.

**DEATH BENEFIT.**—On the death of a member, a benefit of \$100 is paid to the beneficiary of the deceased member. A membership of six months in the association is necessary for a member to become entitled to the benefit. Claims for benefit become payable immediately upon receipt of proof of death; 10 days are ordinarily required to settle a claim. Members forfeit the right to benefit when the performance of military duty is the cause of death. There were 65 claims for death benefit paid during the fiscal year, the aggregate amount of payments being \$6,500.

**SUPERANNUATION BENEFIT.**—A member of not less than 45 years of age is entitled to a superannuation benefit, the amount being governed by the length of membership in the association, as follows: Highest class, membership of 30 years and over, \$500; second class, membership of 25 and under 30 years, \$400; third class, membership of 20 and under 25 years, \$300. The membership must be continuous. To be entitled to superannuation benefit a member is required to furnish the certificates of two surgeons showing that he is totally incapacitated by old age or infirmity from following his trade, one of the surgeons to be named by the association, and the association to pay for the services of the surgeon named by it. This benefit is not yet operative.

#### **INTERNATIONAL PRINTING PRESSMEN'S UNION OF NORTH AMERICA.**

This union was organized in 1889; it is not incorporated. The printing pressmen's unions were formerly a part of the International Typographical Union. A death benefit for members was instituted in 1889; the benefit fund is not separately organized. There are 271 local organizations in the union—262 in the United States and 9 in Canada. The 262 local organizations in the United States and 1 of the local organizations in Canada participate in the benefit fund,

participation in the benefit fund being optional with locals in Canada. The office is located at Cincinnati, Ohio. The data here given are for the fiscal year ending May 15, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the general president, three general vice-presidents, and the general secretary-treasurer, who are the board of directors of the union; these officers are elected by ballot at the annual convention.

The general secretary-treasurer is bonded in the sum of \$10,000. The funds are deposited in an approved bank, disbursements being made by the general secretary-treasurer when authorized by the union or board of directors, on warrants signed by the president. The accounts are audited quarterly by an expert accountant. The president and the secretary of the local union and the secretary-treasurer of the international union pass upon all claims for benefits; appeals may be taken from the decisions of these officers, first, to the international president, then to the board of directors.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee paid to the international body. The dues for members of locals who participate in the benefit fund are, for pressmen, \$3, for pressmen's assistants, \$2.40 per annum; the dues of members of locals which do not participate in the benefit fund are \$1.80 per annum. Dues are paid through the local organization. A charter fee of \$5 is charged to new locals. Members are not relieved from payment of contributions nor are contributions reduced for any reason. Members are suspended from benefits when two months in arrears, but if suspended for nonpayment of dues and are reinstated they become beneficiaries 30 days from date of reinstatement. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member a funeral benefit is paid to the family of the deceased member; but in case of no family or relatives the executive officers of the subordinate union of which deceased was a member shall pay the funeral expenses and return any unexpended balance to the international secretary-treasurer. The amount of the benefit is governed by the class of membership, as follows: Highest class, pressmen, \$100; second class, pressmen's assistants, \$75.

Members are entitled to benefit immediately on admission to the union, provided the local to which admission is gained participates in the benefit fund. Claims for benefit are payable immediately on receipt of proof of death; 2 weeks are usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 137 death benefit claims paid during the year, at a total expenditure of \$12,145.

**QUARRY WORKERS' INTERNATIONAL UNION OF NORTH AMERICA.**

This international union was organized in 1903; it is not incorporated. A death benefit for members was instituted in 1903; the benefit fund is not separately organized. There are 122 local organizations (called branches)—116 in the United States and 6 in Canada. The office is located at Barre, Vt. The data here given are for the fiscal year ending October 1, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general president, the general secretary-treasurer, and the international committee, composed of five members. The general president is elected annually, the general secretary-treasurer biennially, by plurality vote of membership. The members of the international committee are elected from the membership of the local union of the place at which the headquarters are located. Two or three members retire alternately every six months. The general secretary-treasurer is bonded in the sum of \$10,000. The funds are deposited in bank. Checks are drawn by the general secretary-treasurer on orders approved by the international committee and signed by the general president and the general secretary-treasurer. The accounts are audited semiannually by a committee of three members. Claims for benefits are passed upon by the local financial secretary and the general president, the general secretary-treasurer, and the international union committee. Appeals from the decisions of these officers may be taken to the international union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund. Membership in the benefit fund may not be retained after leaving the union, but membership in the union may be retained after leaving the trade.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is one-half of the fee paid to the local branch, which local fee is not more than \$5 nor less than \$1, except for nonunion men who have worked on unfair jobs, whose fee is \$10. The dues are \$3 per annum, paid monthly through the local organization. A per capita assessment may be levied on members by the international union committee when the general fund is less than \$1,000; no assessments have been levied during the last five years. No charter fee is charged to new branches. Members are relieved from contributions when they become disabled. Members are suspended from benefits when three months in arrears, and are not entitled to benefits until one month after reinstatement. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A death benefit of \$50 is paid to the heirs of a deceased member. A membership of six months in the union is necessary for a member to become entitled to the benefit. Claims for death benefit become payable immediately on receipt of proof of

death; one week is ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 32 death claims paid during the fiscal year, the total expenditure being \$1,600.

#### **AMALGAMATED ASSOCIATION OF STREET AND ELECTRIC RAILWAY EMPLOYEES OF AMERICA.**

This association was organized in 1892; it is not an incorporated body. Death benefits and permanent disability benefits for members were instituted in 1895. Provision is also made for superannuation benefits whenever the amount in the benefit fund reaches \$10,000; the superannuation benefit is not yet operative. The benefit fund is not separately organized. There are 312 local organizations of the association—302 in the United States and 10 in Canada. The office is located at Detroit, Mich. The data here given are for the fiscal year ending August 31, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the international president, the international treasurer, and the international executive board, consisting of nine members. These officers are elected by ballot at the biennial convention of the association. The international president is bonded in the sum of \$25,000 and the international treasurer in the sum of \$20,000. The funds of the association are deposited in a bank selected by the international executive board, disbursements being made on bills countersigned by the international president. Whenever it is deemed necessary the accounts are audited by an expert accountant selected by the general executive board. The international president and the executive board pass upon all claims for benefits. Appeals from the decisions may be taken to the biennial convention of the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the association entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is 25 cents. The dues are \$1.80 per annum, paid in monthly installments, through the local organization; 60 cents per annum of the dues of each member are credited to the benefit fund. For trade purposes, \$1 per annum is assessed against each member; the assessments are paid 25 cents quarterly, through the local organization. A charter fee of \$10 is charged to local organizations. Members in arrears for one month are suspended from benefits for two months after arrears are paid; members three months in arrears are dropped from the roll of membership and may be reinstated only as new members. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiaries. A membership of one year is required for a member to



become entitled to the benefit. Claims become payable immediately on receipt of proof of death; 30 days are usually required to settle a claim. A member forfeits the right to the benefit when death is caused by suicide or is due to intemperance or is caused by accident while following any other occupation, or while on duty as a militiaman or a policeman. There were 123 death claims paid during the fiscal year, the aggregate sum expended being \$12,300.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit of \$100 is paid members for the loss of a hand at or above the wrist joint; for the loss of a foot at or above the ankle joint; for the loss of the sight of both eyes, while in the service as an employee of some street and electric railway company. One year's membership is required for a member to become entitled to the benefit. An examination is made of claimants for disability benefit by a physician sent by the association. A member forfeits his right to the benefit when the disability is caused by negligence, through use of intoxicants, or while on duty as a militiaman or a policeman. There were eight permanent disability benefit claims paid during the fiscal year, the aggregate sum expended being \$800.

**SUPERANNUATION BENEFIT.**—Any member of the association who has been a member in continuous good standing for seven years, and under 10 years, and has reached the age of 65 years or more, and because of age is prevented from following his occupation as a street and electric railway employee or any other occupation at which he can earn a living wage, shall receive the sum of \$1 per week, payable monthly, from the funds provided for that purpose. Any member who has been continuously a member 10 and under 15 years and has reached the age of 65 years, who on account of age is unable to work at his occupation as street railway employee or to command a living wage at any other occupation shall receive the sum of \$1.50 per week, payable monthly. Any member who has reached the age of 65 years and has been continuously a member 15 and under 20 years and has arrived at the same conditions as above provided for shall receive the sum of \$2 per week, payable monthly. Any member who has reached the age of 65 years and has been continuously a member 25 years and more and whose condition is as above described shall be paid \$3 per week, payments to be made monthly. Funds are being accumulated for the purpose of carrying out the provisions of the superannuation fund, but the fund is not yet in operation.

#### **RAILWAY MAIL ASSOCIATION.**

This association was organized in 1898; it is an incorporated body. Benefits for temporary disability, for permanent disability, and for death, caused by accident only, were instituted at the time the association was organized. There are 11 local divisions in the United States.

The office is located at Portsmouth, N. H. The data here given are for the fiscal year ending August 31, 1907.

**ADMINISTRATION.**—The board of directors, consisting of the president, vice-president, secretary-treasurer, and 11 other members administer the funds of the association. These officers are elected by ballot at the annual convention of the association. The secretary-treasurer is bonded in the sum of \$25,000. The funds are deposited in bank, disbursements being made by the secretary-treasurer on orders signed by the president and the auditor. Surplus funds of the association are invested in United States registered bonds. The accounts are audited annually by an auditing committee of three members. The president of the local division and the secretary-treasurer of the association and one member of the committee on claims pass upon all claims for benefit. Appeals from the decisions of these officers may be taken to the board of directors.

**CONDITIONS OF MEMBERSHIP.**—Any member of the association not over 70 years of age may become a member of the benefit fund. Members leaving the association may retain membership in the benefit fund if they do not engage in a more hazardous occupation.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2, which is placed in the benefit fund. The dues are \$2, of which sum \$1 is placed in the benefit fund; the dues are paid annually in advance, through the local organization. An assessment of \$2 is levied on members when necessary for the maintenance of the benefit fund. There were 9 such assessments in 1903, 6 in 1904, 7 in 1905, 6 in 1906, and 6 in 1907. There is no charter fee. Members 30 days in arrears are suspended from all benefits, and if 60 days in arrears they are dropped from membership. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—A member meeting with an accident which incapacitates him from performing the duties of a railway postal clerk is entitled to a benefit of \$15 per week, not to exceed 52 weeks. Members are entitled to the benefit immediately on becoming members of the benefit fund. The benefit is paid from the beginning of the disability. An examination of the member receiving temporary disability may be made whenever thought necessary. Members forfeit right to benefit when accident is caused by intemperance. There were 871 members who received temporary benefit and 898 cases of benefit; the aggregate number of days of benefit was 36,047. The aggregate amount expended on account of temporary disability benefits was \$77,243.62.

**DEATH BENEFIT.**—A death benefit of \$3,000 is paid to the beneficiary of a deceased member. Members are entitled to this benefit immediately on admission to the benefit fund. One hundred and twenty days after receipt of proof of death is required to settle a

claim. Members forfeit the right to benefit if death was caused by intemperate habits. There were 16 claims for death benefit paid during the fiscal year, at a total expenditure of \$48,000.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit is paid to members, the amount of benefit being governed by the nature of the disability—for the loss of a leg, an arm, or an eye, \$1,000; for the loss of both legs or one leg and one arm, \$3,000; for the loss of both eyes, \$3,000. Any weekly indemnity benefit paid on account of accident tending to the above loss is deducted from the amount of benefit. Members become entitled to benefit immediately on becoming members of the benefit fund. Members forfeit their right to benefit when disability is caused by intemperance. There were two claims for permanent disability benefit paid during the fiscal year, at a total expenditure of \$2,000.

#### **SAILORS' UNION OF THE PACIFIC.**

This union was organized in 1885; it is not an incorporated body. Death, shipwreck, and tobacco benefits for members were instituted the year the union was organized. The benefit fund is not separately organized. There are 9 local branches in the union, all within the United States. The office is located at San Francisco, Cal. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the secretary and the treasurer; these officers are elected semiannually by the secret ballot of the membership. The secretary is bonded in the sum of \$500 and the treasurer in the sum of \$1,000. The funds of the union are deposited in bank, disbursements being made by the treasurer on warrants authorized by the union and signed by the secretary. The accounts are audited quarterly by the finance committee. Claims for burial benefits are passed upon by the secretary and the treasurer; claims for shipwreck benefits by a committee appointed by the union. No appeals can be taken from the decisions.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5. The dues are \$9 per annum, paid monthly in advance, either through the local branch or direct to headquarters. An assessment not to exceed 20 per cent of wages earned may be levied by the secretary when authorized by two-thirds vote of the union, for trade purposes. No charter fee is charged to local branches. Members are relieved from the payment of contributions when they become disabled. Members are suspended from benefits when three months in arrears and are reinstated on payment of arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A funeral benefit not to exceed \$75 is paid for a member whose death occurs in the immediate vicinity of the union or of any of its branches. A membership of six months is required for a member to become entitled to the benefit. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were 35 death claims paid during the fiscal year, the aggregate expenditure being \$2,223.60.

**SHIPWRECK BENEFIT.**—A shipwreck benefit not to exceed \$50 is paid to members losing their clothes or belongings by shipwreck. Shipwrecked members arriving at the branches shall at once report to the agent, who shall appoint a committee to ascertain whether the members are entitled to the benefit. There were 77 claims for shipwreck benefit paid during the fiscal year, at a total cost of \$3,790.

**TOBACCO BENEFIT.**—A tobacco benefit of 25 cents per week is paid to members while in hospital. The total amount paid on account of this benefit during the fiscal year was \$1,287.75.

#### ATLANTIC COAST SEAMEN'S UNION.

This union was organized in 1889; it is not incorporated. The union, while treated here as a separate national union, is a part of the International Seamen's Union of America. Death, permanent disability, and shipwreck benefits were instituted the year the union was organized; the benefit fund is not separately organized. There are 8 branches in the union, all within the United States. The office is located at Boston, Mass. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The secretary and the treasurer administer the benefit fund of the union. These officers are elected semiannually by general ballot of the membership. The secretary is bonded in the sum of \$1,000 and the treasurer in the sum of \$2,000. The funds are deposited in bank. Disbursements are made by the treasurer on warrants signed by the chairman and the secretary of the union. No money may be withdrawn from bank without the warrant of the union being shown to the bank official, and the treasurer and the banking committee, consisting of four members, must receipt for all money withdrawn. The accounts are audited quarterly by the finance committee of the union. The secretary passes upon all claims for death and permanent disability benefits; a committee appointed by the secretary or by the local branch, as the case may be, passes upon all claims for shipwreck benefit. Appeals from the decisions may be taken to the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2.50. The dues are \$8.40 per annum; dues are paid monthly direct to the secretary of the union or to the agent at the branch, who forwards the same to the secretary. An assessment of 50 cents per member is levied whenever necessary to pay a permanent disability benefit. No charter fee is charged to local branches of the union. Members are relieved from the payment of contributions when sick or disabled. Members are in bad standing and not entitled to benefits when three months in arrears and are suspended when six months in arrears, but may be reinstated on payment of arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—Every member upon his death is entitled to burial at the hands of the union, provided the officers of the union are notified in time to arrange for the funeral. The funeral benefit shall not exceed \$50. In case of a member's death all members in port shall attend his funeral, provided his death occurs in the city or town where headquarters or any of the branches are located. A membership of six months is necessary for a member to become entitled to the benefit. Claims for benefit are settled within two or three days on receipt of proof of death. Members forfeit the right to benefit by forfeiture of membership in the union. There were 20 death claims paid during the fiscal year, at a total expenditure of \$1,000.

**PERMANENT DISABILITY BENEFIT.**—A member meeting with an accident that permanently disables him is entitled to a benefit not to exceed \$200. Title to benefit is established immediately on admission to the union. Members receiving permanent disability benefit are not entitled to any other benefit. There was no permanent disability benefit paid during the fiscal year.

**SHIPWRECK BENEFIT.**—Members losing their clothes or belongings by shipwreck are entitled to a benefit not to exceed \$25. When a member reports loss by shipwreck, a committee of five members is appointed to investigate the case and report to the secretary, who pays to the member such amount of shipwreck benefit as he may have been found entitled to by said committee. A membership of six months is necessary for a member to become entitled to the benefit. There were 35 shipwreck benefits paid during the year, the total expenditure being \$875.

**TOBACCO BENEFIT.**—A donation for tobacco is made to members while in hospital. The amount expended for this benefit during the fiscal year was \$331.05.

#### **LAKE SEAMEN'S UNION.**

This union was organized in 1863; it is not incorporated. The union, while a part of the International Seamen's Union, is here treated as a separate national union. A death benefit for members

was instituted in 1878, permanent disability benefit in 1902, shipwreck benefit in 1887, and hospital allowance, in lieu of former tobacco allowance, in 1904. The benefit fund is not separately organized. The union has 18 branches—16 in the United States and 2 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The secretary, the treasurer, and the branch agents administer the funds of the union. These officers are elected annually by vote of the general membership. The secretary is bonded in the sum of \$2,000, the treasurer in the sum of \$50,000, and the branch agents each in the sum of \$500. Subagents are also bonded in the sum of \$100 each. The funds are deposited in bank. On the approval of the union, warrants are drawn and signed by the chairman and the secretary, and are stamped with the seal of the union. Upon this authority disbursements are made by checks, signed by the treasurer and five members of the banking committee. The accounts are audited quarterly by the finance committee of the union. The secretary, the treasurer, and the branch agents pass upon claims for permanent disability. A committee of five appointed by the secretary passes upon claims for shipwreck benefits. Appeals from the decisions of these officers may be taken to the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund. Members leaving the trade may retain membership in the union.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5, and the reinstatement fee is \$5. The dues are \$6 per annum, paid monthly in advance. The dues are paid either to the secretary of the union or to a branch agent. There is no charter fee charged to local branches. Members are relieved from the payment of contributions when sick and unable to work. Members are in bad standing and not entitled to benefits when two months in arrears and are suspended when three months in arrears; a member reinstated becomes entitled to benefits six months from date of reinstatement. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$75 is paid to his beneficiary for funeral expenses. Membership of one year is necessary for a member to become entitled to the benefit. Members forfeit the right to benefit by forfeiture of membership in the union. Claims for benefit become payable thirty days after receipt of proof of death; seven days are usually required to settle a claim. There were 53 death claims paid during the fiscal year, at a total expenditure of \$3,910.62.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit is paid to a member suffering the loss of a leg or an arm while in

the employ of a vessel and acting under the orders of the captain or other officer of such vessel, or who is otherwise so disabled while acting under such orders as to be unable to sail any more as a seaman, the amount being governed by the length of membership in the union, as follows: Highest class, membership of 4 years and over, \$300; second class, membership of 3 and under 4 years, \$150; third class, membership of 2 and under 3 years, \$50. A membership of two years is necessary for a member to become entitled to the benefit. Claims for the benefit are paid 30 days after the accident, provided satisfactory evidence is produced. A member forfeits the right to benefit if the accident occurs while he is under the influence of liquor or while not employed on board a vessel and acting under orders. A member receiving a permanent disability in shipwreck is entitled to both permanent disability and shipwreck benefits. There were no claims for permanent disability paid during the fiscal year.

**SHIPWRECK BENEFIT.**—A benefit not to exceed \$30 is paid to members suffering loss of clothing by shipwreck. Claims for shipwreck benefit must be made in writing and sworn to before a notary public. A committee of five is then appointed by the secretary to investigate the case and report to the secretary the amount of its award. There were 76 claims for shipwreck benefit paid during the fiscal year, the aggregate expenditure being \$2,276.25.

**TOBACCO BENEFIT.**—Twenty-five cents per week is allowed to members sick in hospitals, in lieu of tobacco. The total amount expended for this benefit for the fiscal year was \$960.05.

#### **INTERNATIONAL SLATE AND TILE ROOFERS' UNION OF AMERICA.**

This international union was organized in 1902; it is not incorporated. A death benefit for members was instituted in 1903; the benefit fund is not separately organized. There are 25 local organizations in the union, all in the United States. The office is located at East St. Louis, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the organization are administered by the general secretary-treasurer and the general executive board, composed of the general president and six general vice-presidents. These officers are elected by ballot at the annual convention of the union. The general secretary-treasurer is bonded in the sum of \$1,000. The funds are deposited in bank, subject to checks signed by the president and the general secretary-treasurer. The accounts are audited by the finance committee at the annual convention of the union. The local secretary, the general secretary-treasurer, and the executive board pass upon all claims for benefits. Members or beneficiaries who consider themselves unfairly treated may appeal to the general convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is \$1, but the fee to the local organization is not less than \$25. The dues to the central body are \$1.40 per year, paid quarterly in advance, through the local organization. A per capita assessment sufficient to raise \$100 is levied at the death of a member. There were 5 death assessments levied in 1903, 10 in 1904, 8 in 1905, and 12 in 1906. A charter fee of \$10 is charged to all new locals. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A death benefit of \$100 is paid to the beneficiaries of a member. A membership of six months is required for a member to become entitled to the benefit when death occurs from natural causes, but if death is caused by accident the member becomes a beneficiary at once. Claims are payable immediately on receipt of proof of death; five days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 12 death claims paid during the fiscal year, at an aggregate expenditure of \$1,200.

#### INTERNATIONAL SPINNERS' UNION.

This international union was organized in 1878; it is not an incorporated body. A benefit for permanent disability or death caused by accident was instituted in 1892; the benefit fund is not separately organized. There are 25 local organizations in the union—24 in the United States and 1 in Canada. The office is located at New Bedford, Mass. The data here given are for the fiscal year ending September 30, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the president, secretary, treasurer, and the executive board, these officers being elected by ballot at the annual convention of the union. None of the officers are bonded. The funds are not safeguarded other than by the annual examination of accounts by an auditing committee of two members. The executive board passes upon all claims for benefit, and its decisions are final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—No entrance fee is paid to the international union. The dues are 80 cents per annum, paid quarterly through the local organization. No charter fee is charged to local organizations. If members who are three weeks in arrears become ill, the arrears are deducted from the benefit; members are suspended from benefits when four weeks in arrears and are reinstated on payment of arrears. There is no provision for refunding contributions to members who leave the union.



**DEATH BENEFIT.**—For death caused by accident a benefit of \$150 is paid. A membership of one year is required for a member to become entitled to the benefit. Members forfeit the right to benefit if death is caused by accident when oiling machinery in motion. There were no payments for death benefit during the fiscal year.

**PERMANENT DISABILITY BENEFIT.**—For permanent disabilities caused by accident a benefit of \$150 is paid. A membership of one year is required for a member to become entitled to this benefit. An investigation by the committee of the local organization and the report of a physician are required to establish claim for benefit. Members forfeit their rights to benefit if accident is caused when oiling machinery in motion. Members also forfeit right to benefit by forfeiture of membership in the union. There were no payments for disability benefit during the fiscal year.

#### **BAY AND RIVER STEAMBOATMEN'S UNION OF CALIFORNIA.**

This union was organized in 1902; it is not incorporated. Death benefits and shipwreck benefits were instituted the year the union was organized. The benefit fund is not separately organized. There are two local organizations, both in the United States. The office is located at San Francisco, Cal. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the secretary and the treasurer. These officers are elected by secret ballot of the general membership semiannually. The secretary is bonded in the sum of \$500 and the treasurer in the sum of \$1,000. The funds are deposited in bank. Warrants must be authorized by the union and signed by the secretary and bear the seal of the union. The banking committee must be present at the bank and sign when money is withdrawn. The accounts are audited at each regular meeting of the union by the auditing committee and quarterly by the finance committee. Claims for burial benefit are passed upon by the secretary and the treasurer; shipwreck benefit by a committee appointed by the union. Appeals from the decisions may be taken to the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5. The dues are \$9 per annum, paid monthly in advance direct or through local organizations. No charter fee is charged to local branches. Members are relieved from the payment of contributions when they become disabled. Members are not entitled to benefit when three months in arrears, but may be reinstated by the payment of arrears and immediately become beneficiaries. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A sum not to exceed \$75 is provided for the burial of a member. A membership of six months is required for a member to become entitled to the benefit. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were three claims for death benefit paid during the fiscal year, at a total expenditure of \$225.

**SHIPWRECK BENEFIT.**—A shipwreck benefit not to exceed \$30 is paid to members. A membership of six months is necessary for a member to become entitled to the benefit. No benefit was paid during the fiscal year for this cause.

#### **INTERNATIONAL BROTHERHOOD OF STEAM SHOVEL AND DREDGE MEN.**

This brotherhood was organized in 1896. It is not incorporated. A death benefit for members was instituted in 1900; the benefit fund is not separately organized. There are 35 local organizations in the brotherhood—32 in the United States, 2 in Canada, and 1 in the Canal Zone, Panama. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the brotherhood are administered by the general executive committee, composed of the general president, general first vice-president, and general secretary-treasurer. These officers are elected biennially by vote of the general membership. The general secretary-treasurer is bonded in the sum of \$25,000. The funds are deposited in bank, subject to the checks of the secretary-treasurer. The accounts are examined monthly by the general auditing committee. The surplus funds are invested in bonds. The general executive committee passes upon all claims for benefits and its decisions are final.

**CONDITIONS OF MEMBERSHIP.**—Membership in the benefit fund is optional with members of the labor organization. Members may leave the trade and retain membership in the fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for unattached members is \$25 and \$2 additional for the benefit fund; the entrance fee for members who join through a local organization are: For cranemen not in benefit fund, \$12.50; for cranemen taking certificate in benefit fund, \$14.50; for firemen not in benefit fund, \$10; for firemen taking benefit certificate, \$12. The annual dues to the central body are: For cranemen, \$4; for firemen, \$2.50. Dues are paid in quarterly installments through the local organization. The annual dues for unattached members are: For cranemen, \$8; for firemen, \$5, and are paid direct. Assessments are levied by the general executive committee for the benefit fund; the amount is

not reported. No charter fee is charged to local organizations. Contributions to the central fund are the same for all members except unattached and nonbeneficiary members. Members are suspended from benefits when three months in arrears, and are dropped from membership when one year in arrears. There is no provision for refunding contributions of members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiary. A membership of three months is necessary for a member to become entitled to benefit. Claims for benefit become payable immediately on receipt of proof of death, and 24 hours are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in labor organization. There were seven death benefit claims paid during the fiscal year, the total expenditure being \$700.

**LIFE AND ACCIDENT INSURANCE DEPARTMENT OF THE NATIONAL ASSOCIATION OF STATIONARY ENGINEERS.**

This department of the National Stationary Engineers was organized in 1888. The object of the department is to furnish to each of its members a death benefit or a benefit for permanent disability caused by accident. This association is not a trade union, in that it takes no part in trade disputes or the governing of trade conditions, but has for its object the better "education of engineers and the enactment of engineers' license laws in order to prevent the destruction of life and property." But, while it is not a trade union, it resembles a national trade union in its plan of organization. The insurance department of the association has therefore been classed with those of the national labor organizations, because it partakes more nearly of their features than of any other classification. The office is located at Spokane, Wash.

**ADMINISTRATION.**—The funds of the department are administered by the secretary-treasurer and a board of trustees consisting of five members; all of the officers must be policy holders in the department. The secretary-treasurer is elected by vote of the policy holders for a term of one year; the trustees are elected in the same manner for a term of five years. The secretary-treasurer is bonded for the faithful performance of his duties. Should a vacancy occur in the office of secretary-treasurer, the trustees have power to fill such vacancy for the unexpired term. The accounts are audited by the trustees. The management and control of the business of the department is vested in the trustees, subject to the approval of the annual convention of the policy holders.

**CONDITIONS OF MEMBERSHIP.**—All members of the National Association of Stationary Engineers, who are not over 50 years of age, and are physically sound, are eligible to membership in the depart-

ment. Applicants for membership must be recommended by three members of the department or by three members of the national association in good standing. All members of the life and accident department retain their membership as long as they comply with the rules of the department.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and two advance assessments of 50 cents each, and the dues are \$1 per year. Assessments are not called when there are funds in the benefit fund to pay a death or a partial or total disability claim, but when the benefit fund is less than \$500 the board of trustees must direct the secretary-treasurer to issue a call for two advance assessments to be paid. All moneys accruing from the assessments of the policy holders are kept and known as the benefit fund, and all money accruing from the payment of entrance fees and annual dues are kept separate and known as the expense fund. From the benefit fund is paid all sums due the beneficiaries of the department; from the expense fund is paid all the administrative expenses of the department. The trustees are directed to create a reserve emergency fund, and for that purpose a sum not to exceed 10 per cent of each assessment may be placed in the reserve emergency fund; all surplus of the expense fund is, at the end of the year, also placed in the reserve emergency fund. Any member failing to pay his annual dues on or before January 1 of each year forfeits his policy in the department; provided, however, that he has been notified by registered letter. Members failing to pay assessments within 30 days after receiving notice are suspended from the life and accident department, and may be reinstated only in the manner prescribed for the admission of new members.

**DEATH BENEFIT.**—On the death of a member, a sum not to exceed \$500 is paid to the beneficiary named in his policy or to his legal heirs, provided the member at the time of his death was not under suspension for any cause. A member who makes false statements relative to his health at the time of his admission forfeits all right to benefit. Claims become payable within 60 days on receipt of proof of death.

**PERMANENT DISABILITY BENEFIT.**—A member becoming partially disabled by the loss of a hand or foot by severance or amputation, such disability being caused by accident, is entitled to a benefit not to exceed \$500. Any member becoming totally disabled or suffering total blindness, caused by accident, is entitled to a benefit not to exceed \$500. On the partial disability of a member, policy holders in the subordinate association to which he belonged appoint a committee to ascertain the cause of partial disability and the circumstances attending the same. The report of said committee and proof of loss of hand or foot are forwarded to the secretary-

treasurer upon a form provided for that purpose. Such report must state name, age, and the date and cause of loss of hand or foot. Further proof of such loss of hand or foot may be required if found necessary by the chairman of trustees. Whenever a member shall by accident become totally disabled, the policy holders in his subordinate association are required to call in some reputable medical and surgical practitioner, who must make a thorough examination as to the disability, its cause, extent, and the probabilities of cure or relief. The report of such practitioner must be made upon blanks furnished by the department, and must be forwarded to the secretary-treasurer, who submits the report to a chief medical examiner, and if he concur in the report it goes to the board of trustees, which takes such action as the case merits. Claims become payable within 60 days after satisfactory proof of disability.

#### **INTERNATIONAL STEREOTYPERS AND ELECTROTYPERS' UNION OF NORTH AMERICA.**

The International Stereotypers and Electrotypers' Union was organized in 1902, prior to which year the local unions of the stereotypers and electrotypers were a part of the International Typographical Union. The union is not an incorporated body. A death benefit for members was instituted in 1903; the benefit fund is not separately organized. There are 87 local unions under the jurisdiction of this international union—83 in the United States and 4 in Canada. The office is located at Boston, Mass. The data here given are for the fiscal year ending July 1, 1907.

**ADMINISTRATION.**—The secretary-treasurer of the international union administers the funds of the union; this officer is elected biennially by vote of the general membership and is bonded in the sum of \$2,000. The funds of the union are deposited in bank, subject to checks signed by the secretary-treasurer. The accounts of the union are audited annually by an expert accountant. Claims for death benefit are passed upon by the president and secretary of the local union and the secretary-treasurer of the international union; an appeal from the decision of these officers may be taken, first, to the international president, then to the general executive board, and if appellant is still not satisfied, to the general convention of the union.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union is the only requirement to become eligible to benefits.

**FEES, DUES, AND ASSESSMENTS.**—An entrance fee is paid to the local union, but no part of this fee is received by the international body. A member who has been suspended or dropped on account of arrears to be reinstated must pay the full amount of arrears. The annual dues are \$3.60, of which sum 60 cents is placed in the benefit fund. Dues are paid monthly through the local organization.

The conditions governing the levying of assessments are that not more than one assessment; and not to exceed 50 cents per member, may be levied in any one week. There were 52 assessments of 50 cents each levied during the fiscal year. Assessments are levied by the president and secretary-treasurer of the international body when authorized by the majority vote of the local unions. There is no charter fee charged to new local unions. A member who is in bad standing is not entitled to the benefit. Members are in bad standing when one month in arrears and are dropped from membership when one year in arrears. Members are also denied the benefit if the local of which they are members is in arrears to the international union. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member a funeral benefit of \$60 is paid to his beneficiary. A membership of one year is required for a member to become entitled to the benefit. Claims become payable immediately on proof of death; and not more than one week is ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the union. There were 39 death benefit claims paid during the fiscal year, the aggregate amount paid on this account being \$2,340.

#### NATIONAL STOGY MAKERS' LEAGUE.

The national league was organized in 1896; it is not incorporated. A death benefit for members was instituted in 1906; the benefit fund is not separately organized. There are 10 local organizations, all within the United States. The office is located at Wheeling, W. Va. The data here given are for the fiscal year ending September 30, 1907.

**ADMINISTRATION.**—The funds of the league are administered by the president, the secretary-treasurer, and the executive board composed of the president, the secretary-treasurer, and seven vice-presidents. These officers are elected by ballot at the triennial convention. The secretary-treasurer is bonded in the sum of \$1,500. The funds of the organization are deposited in bank, disbursements being made by the secretary-treasurer on orders signed by the president bearing the seal of the league. The accounts are audited annually by an auditing committee appointed by the president. The recording secretary of the local organization and the national secretary-treasurer pass upon all claims for benefit; appeals from the decisions of these officers may be taken to the national president, national executive board, and to the general convention in the order stated.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members leaving the trade may still retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the local organization is \$5, of which sum \$2 is paid to the national body as an entrance fee. The reinstatement fee to the local organization is \$5, together with all arrearages; \$2 of this fee is forwarded to the national body. The dues to the national body are \$2.40 per year, paid monthly in advance through the local organization. An assessment of 25 cents per member is levied quarterly for the general fund. On the death of a member, or whenever necessary, an assessment of 25 cents is levied on each member. After payment of the death benefit the balance of the receipts of such assessment is credited to the benefit fund and is used for no other purpose. There was 1 assessment for death benefit levied in 1904, 1 in 1906, and 5 in 1907. A charter fee of \$1 is charged to new locals. Members are suspended from benefits when three months in arrears. There is no provision for refunding contributions of members who leave the union.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiary. Members become entitled to the benefit immediately on becoming members of the union. Claims for benefit become payable immediately on receipt of proof of death; two days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were nine death benefit claims paid during the fiscal year at a total expenditure of \$900.

#### **JOURNEYMEN STONECUTTERS' ASSOCIATION OF NORTH AMERICA.**

This association was organized in 1853; it is not incorporated. A death benefit for members was instituted in 1874; the benefit fund is not separately organized. There are 219 local organizations in the association—197 in the United States and 22 in Canada. The office is located at Washington, D. C. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the association are administered by the president, secretary-treasurer, and an executive board consisting of seven members. These officers are elected annually by vote of the general membership. The secretary-treasurer is bonded in the sum of \$5,000. To pay the running expenses of the association, a sum not to exceed \$4,000 is deposited in bank by the secretary-treasurer subject to his check. Other funds are deposited in a designated bank, checks to be signed by the president, the secretary-treasurer, and five members of the executive board. The accounts are audited semiannually by an expert accountant. The financial secretary of a local and the general secretary-treasurer pass upon all claims for benefit; appeals may be taken to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund. Members leaving the trade may take out a trade-retiring card and be entitled to death benefits by paying 25 cents per month and all general union levies.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the central body is 50 per cent of all entrance fees paid to the local organization; the entrance fees to local organizations are: For resident stonecutters and for foreign stonecutters coming to the country with a union card, \$10; foreigners without union cards, \$25. Any stonecutter leaving this country without a union card must pay a re-entrance fee of \$25 on his return. Apprentices who have served four years as such within the jurisdiction of the association, on presenting their discharge as apprentices within one month after such discharge, pay an entrance fee of \$2.50; otherwise the fee is \$10. The dues are \$3 per annum, paid monthly through the local organization. An annual assessment of \$1 is levied for trade purposes. A charter fee of \$10 is charged to new locals except when such locals are composed of members already holding union cards. Members are suspended from benefits when four months in arrears, but if reinstated become beneficiaries one month after reinstatement. There is no provision for refunding contributions to members who leave the association.

**DEATH BENEFIT.**—At the death of a member \$100 is paid to his beneficiary. A membership of six months is required for a member to become entitled to this benefit. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. There were 136 claims for death benefit paid during the fiscal year, at a total expenditure of \$13,600.

#### **STOVE MOUNTERS AND STEEL RANGE WORKERS' INTERNATIONAL UNION OF NORTH AMERICA.**

This union was organized in 1892; it is not incorporated. A death benefit for members was instituted in 1902; the benefit fund is not separately organized. There are 58 local organizations in the union—55 in the United States and 3 in Canada. The office is located at Detroit, Mich. The data here given are for the fiscal year ending June 30, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general president, four general vice-presidents, and the general secretary-treasurer; these officers constitute the general executive board and are elected biennially by vote of the general membership. The general president, the first vice-president, and the secretary-treasurer are bonded each in the sum of \$2,500. Funds are deposited in the name of the union in a bank designated by the general executive board; checks for disbursements are signed by the president. The



accounts are audited quarterly by a member of the general executive board. The general executive board passes upon all claims for benefits; appeals from the decisions of the general executive board may be taken to the convention.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the local organization is not less than \$3, of which sum \$1.50 is paid to the central body; 50 cents of each entrance fee paid to the central body is credited to the benefit fund. The reinstatement fee paid to the local organization is \$10, one-half of which is paid to the central organization. The dues of members to the central organization are \$5.40 per annum, paid quarterly in advance through the local organization; 60 cents of the annual dues are credited to the benefit fund. The dues of honorary members are \$1.80 per annum, \$1.20 of which is credited to the benefit fund. A charter fee of \$2 is charged to new locals. Members are not entitled to the benefit if 3 months in arrears, and are suspended from membership if 12 months in arrears, but may be reinstated by paying \$10 (\$5 of which sum is paid to the international union) and are entitled to the benefit 3 months after reinstatement. There is no provision for reimbursement of contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member in good standing \$100 is paid to his heirs. A membership of three months is required for a member to become entitled to the benefit. Claims become payable on receipt of proof of death; 30 days are ordinarily required to settle a claim. Members forfeit the right to death benefit by forfeiture of membership in the union. Twenty-two death-benefit claims were paid during the fiscal year, at a total expenditure of \$2,200.

#### **SWITCHMEN'S UNION OF NORTH AMERICA.**

This union was organized in 1894, and was incorporated in 1902. Permanent disability and death benefits for members were instituted in 1901; the benefit fund is not separately organized. There are 216 local organizations in the union—215 in the United States and 1 in Canada. The office is located at Buffalo, N. Y. The data here given are for the fiscal year ending March 1, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the grand master, the grand secretary-treasurer, and the grand board of directors. These officers are elected by ballot at the biennial convention of the union. The grand secretary-treasurer is bonded in the sum of \$50,000. The funds are deposited in bank. Disbursements are made by the grand secretary-treasurer on orders signed by the grand master. The accounts are audited quarterly by the grand

board of directors. The master, the secretary, and the treasurer of the local organization, and the grand master and the grand secretary-treasurer pass upon all claims for benefits; appeals may be taken from the decisions of these officers to the grand board of directors.

**CONDITIONS OF MEMBERSHIP.**—All eligible members of the union are required to become members of the benefit fund. To become a member of the benefit fund, the applicant must be in good health (a medical examination being required) and aged 18 years and not more than 60 years. Application for membership in the benefit fund must accompany application for membership in the union.

**FEES, DUES, AND ASSESSMENTS.**—No entrance fee is charged by the central body. The dues of members are governed by the amount of the insurance certificate held by them. Members having certificates for \$1,200 pay \$30 per annum; those having certificates for \$600 pay \$18 per annum, and those having certificates for \$300 pay \$12 per annum. Of these fees, \$24, \$12, and \$6, respectively, are credited to the benefit fund. Nonbeneficiary members pay 35 cents per month as dues to the central body. Dues are paid monthly in advance through the local organization, members being suspended if dues are not paid on or before the last day of the month, and are not entitled to benefits while under suspension. A charter fee of \$25 is charged to new local organizations. A member who has been suspended and wishes to be reinstated must pay all arrears. A member who has been suspended for one month and less than two months must furnish a certificate of health. A member who has been suspended for two months and more must furnish, at his own cost, a medical certificate from some medical examiner of the union or from some physician authorized by the grand secretary-treasurer. Members are entitled to benefits at the expiration of the month in which they are reinstated. The suspension of a local organization by the union suspends from benefits all members of the local organization, except during the month the suspension occurred. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiaries of a deceased member, the amount being governed by the class of certificate carried by the member, as follows: Highest class, \$1,200; second class, \$600; third class, \$300.

Members may carry but one certificate, but a member having a low-class certificate may change to a higher class, or if he desires to decrease his benefit may change to a lower class. An applicant for membership in the union who, on account of the previous loss of a portion of the hand or foot, is considered a poor risk, may have a policy for \$1,200, \$600, or \$300 issued to him, for death only, as may be deemed advisable by the union. A member having received permanent disability benefits may take a policy for death benefit in

either of the classes at the option of the union. All policies are in force immediately upon issue. Claims for benefit become payable 60 days after receipt of proof of death, but only 50 days are usually required to settle a claim.

Members forfeit the right to benefit when death results from balloon ascension, bell diving, working in powder mills, alcoholism, or if death is caused by consumption within one and one-half years from the beginning of membership in the union. There were 122 claims for death benefit paid during the year. The expenditures for death benefit were \$149,175, including the expenditures for permanent disability benefit, which are not separately reported.

**PERMANENT DISABILITY BENEFIT.**—A permanent disability benefit is paid to members who become totally blind or deaf, or suffer the loss of four fingers of one hand at or above the third joint, or the loss of one foot at or above the instep. The amount of benefit is governed by the class of certificate, as shown under death benefit, which certificate and the conditions under which it is issued, except as noted, cover this benefit feature as well. Members are entitled to benefit immediately on becoming members of the benefit fund. One examination is all that is required of members who become permanently disabled. Members forfeit the right to benefit if disability results from balloon ascension, bell diving, working in powder mills, or alcoholism. There were 29 claims for disability benefit paid during the year. The expenditure on account of permanent disability benefit, is included with the total amount paid on account of death benefit.

#### **JOURNEYMEN TAILORS' UNION OF AMERICA.**

This union was organized in 1883; it is not incorporated. A death benefit was instituted in 1889; it is not separately organized. There are 341 local organizations in the union—300 in the United States and 41 in Canada. The office is located at Bloomington, Ill. The data here given are for the fiscal year ending July 1, 1906.

**ADMINISTRATION.**—The funds of the organization are administered by the general secretary, general treasurer, and general executive board; these officers are elected every four years by the Australian ballot system. The general secretary is bonded for \$25,000 and the general treasurer for \$75,000. The funds of the association are deposited in a bank approved by the general executive board; warrants on the general treasurer are signed by the general secretary and the president of the general executive board; checks are signed by the general secretary, the general treasurer and one member of the general executive board, and bear the seal of the union. The accounts are audited monthly by the general executive board, and biennially by the auditing committee. The president, secretary, and treasurer

of the local organization and the general secretary and general executive board pass upon all claims for benefit; appeals from the decisions of these officers may be taken, first, to the convention or to the committee on law and audit; second, be submitted to vote of the membership.

**CONDITIONS OF MEMBERSHIP.**—Membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee received by the central body is \$1; or one-half of the fee paid to the local organization, if fee is more than \$2; no local organization may charge less than \$2 entrance fee. Tailors coming to this country with clear membership books from foreign unions are admitted without payment of entrance fee. The reinstatement fee is \$3. The dues are \$5.40 per annum, paid monthly in advance through the local organization. An assessment of 25 cents per member is levied semiannually until such time as the general fund amounts to \$100,000; 2 such assessments were levied for each year from 1902 to 1906, inclusive. Members are suspended from benefits when 3 months and 15 days in arrears. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A death benefit is paid to the heirs of a deceased member, the amount being governed by the length of membership in the union, as follows: Highest class, membership of 4 years and over, \$100; second class, membership of 3 and under 4 years, \$75; third class, membership of 2 and under 3 years, \$50; fourth class, membership of 1 year and under 2 years, \$40; fifth class, membership of 6 months and under 1 year, \$25. A membership of 6 months is required for a member to become entitled to benefits. Claims for benefits become payable immediately on receipt of proof of death; 10 days are ordinarily required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were 150 claims for death benefit paid during the fiscal year, at a total expenditure of \$10,021.

#### **COMMERCIAL TELEGRAPHERS' UNION OF AMERICA.**

This association was organized in 1902; it is not incorporated. A death benefit fund was organized in 1906; it is a separate fund. The name of the fund is the Mutual Benefit Department of the Commercial Telegraphers' Union of America; the fund is not incorporated. Membership in the benefit department is direct, local organizations, as such, not participating in the benefit fund. The office of the benefit department is located at Chicago, Ill. The data here given are for the fiscal year ending October 1, 1907.

**ADMINISTRATION.**—The funds of the benefit department are administered by the general president, the general secretary-treasurer,

and an insurance committee of five members who are the general executive board of the union. These officers are elected by ballot at the biennial convention of the union. The general secretary-treasurer is bonded in the sum of \$10,000 which is for both the union and the benefit department. The funds are deposited in bank, subject to check signed by the general secretary-treasurer. The accounts are audited semiannually by an expert accountant appointed by the insurance committee. The secretary-treasurer and the insurance committee pass upon all claims for benefits and their decisions are final.

**CONDITIONS OF MEMBERSHIP.**—Applications for membership in the benefit department must accompany all applications for membership in the labor organization. To become members of the benefit department applicants must be in good health (medical examination being required only in doubtful cases) and not more than 60 years of age. Applicants for membership who are not eligible for membership in the benefit fund may become members of the labor organization. Those who were members of the union prior to September 30, 1906, are not required to become members of the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the union is \$2. The reinstatement fee is \$2. The dues to the union are \$4 per annum, paid quarterly in advance. The entrance fee and the reinstatement fee to the beneficial department are each \$1. The dues of members are governed by the amount of their certificates. Members holding certificate for \$300 pay \$3 annual dues; those holding certificate for \$500 pay \$4.80 annual dues; those holding certificate for \$1,000 pay \$9.60 annual dues. Dues to the benefit department are paid monthly in advance direct to the department. A charter fee of \$5 is charged to all local labor organizations. The rate of contributions of members to the benefit fund varies according to amount of certificate. Should a member of the benefit department become totally and permanently disabled from performing any labor, and furnish satisfactory proof of the same to the insurance committee, the insurance committee may order his dues in the benefit department paid from the expense fund of the department, charging the same against such member's certificate, and deducting all such sums from his benefit when finally paid, provided that proper authority be given by the holder of the certificate for such payment and deduction; members forfeit their certificates if dues are not paid within two months. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—There are three classes of certificates for death benefit: Highest class, \$1,000; second class, \$500; third class, \$300. A member having no wife or child living may make a charitable institution his beneficiary. In case no beneficiary has been named, the

general secretary-treasurer will pay the expenses of the last sickness and funeral of the deceased member, not to exceed the amount of death benefit. Members become entitled to benefit immediately on admittance to membership in the benefit department. Claims for benefit become payable as soon as approved by the insurance committee; 2 weeks are ordinarily required to settle a claim. Members forfeit the right to benefit if false statements were made to secure a certificate; also by forfeiture of membership in the labor organization. There were five claims for death benefit paid during the fiscal year at a total expenditure of \$2,400.

#### ORDER OF RAILROAD TELEGRAPHERS.

This order was organized in 1886; it is not incorporated. A mutual benefit department for the purpose of furnishing death benefit for members was instituted in 1898, but the department is not separately organized. There are 120 local organizations in the order—110 in the United States and 10 in Canada. The office is located at St. Louis, Mo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The benefit fund is administered by the insurance committee, consisting of the grand president, the grand secretary-treasurer, and the board of directors of the order. These officers are elected by ballot at the biennial convention of the order. The grand president is bonded in the sum of \$10,000 and the grand secretary-treasurer in the sum of \$75,000. Disbursements are made by the grand secretary-treasurer upon approval of the insurance committee. Accounts are audited annually by the insurance committee and by an expert accountant. The insurance committee passes upon all claims for benefit; appeals may be taken from the decisions of the insurance committee to the grand division of the order.

**CONDITIONS OF MEMBERSHIP.**—Applications for membership in the benefit fund must accompany all applications for membership in the order. Should the application for membership in the benefit fund be rejected, the application for membership in the order is not affected. To become a member of the benefit fund the applicant must be in good health (only in doubtful cases are medical examinations required), and not less than 18 nor more than 60 years of age.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is 75 cents, together with \$1 for entrance fee to the benefit fund, making a total entrance fee for those eligible to the benefit fund of \$1.75. The dues are \$5.50 per annum, paid semiannually in advance through the local organization. An assessment is levied monthly on each member holding an insurance certificate, the amount of such assessment varying according to class of certificate:

and an insurance committee of five members who are the general executive board of the union. These officers are elected by ballot at the biennial convention of the union. The general secretary-treasurer is bonded in the sum of \$10,000 which is for both the union and the benefit department. The funds are deposited in bank, subject to check signed by the general secretary-treasurer. The accounts are audited semiannually by an expert accountant appointed by the insurance committee. The secretary-treasurer and the insurance committee pass upon all claims for benefits and their decisions are final.

**CONDITIONS OF MEMBERSHIP.**—Applications for membership in the benefit department must accompany all applications for membership in the labor organization. To become members of the benefit department applicants must be in good health (medical examination being required only in doubtful cases) and not more than 60 years of age. Applicants for membership who are not eligible for membership in the benefit fund may become members of the labor organization. Those who were members of the union prior to September 30, 1906, are not required to become members of the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the union is \$2. The reinstatement fee is \$2. The dues to the union are \$4 per annum, paid quarterly in advance. The entrance fee and the reinstatement fee to the beneficial department are each \$1. The dues of members are governed by the amount of their certificates. Members holding certificate for \$300 pay \$3 annual dues; those holding certificate for \$500 pay \$4.80 annual dues; those holding certificate for \$1,000 pay \$9.60 annual dues. Dues to the benefit department are paid monthly in advance direct to the department. A charter fee of \$5 is charged to all local labor organizations. The rate of contributions of members to the benefit fund varies according to amount of certificate. Should a member of the benefit department become totally and permanently disabled from performing any labor, and furnish satisfactory proof of the same to the insurance committee, the insurance committee may order his dues in the benefit department paid from the expense fund of the department, charging the same against such member's certificate, and deducting all such sums from his benefit when finally paid, provided that proper authority be given by the holder of the certificate for such payment and deduction; members forfeit their certificates if dues are not paid within two months. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—There are three classes of certificates for death benefit: Highest class, \$1,000; second class, \$500; third class, \$300. A member having no wife or child living may make a charitable institution his beneficiary. In case no beneficiary has been named, the

general secretary-treasurer will pay the expenses of the last sickness and funeral of the deceased member, not to exceed the amount of death benefit. Members become entitled to benefit immediately on admittance to membership in the benefit department. Claims for benefit become payable as soon as approved by the insurance committee; 2 weeks are ordinarily required to settle a claim. Members forfeit the right to benefit if false statements were made to secure a certificate; also by forfeiture of membership in the labor organization. There were five claims for death benefit paid during the fiscal year at a total expenditure of \$2,400.

#### ORDER OF RAILROAD TELEGRAPHERS.

This order was organized in 1886; it is not incorporated. A mutual benefit department for the purpose of furnishing death benefit for members was instituted in 1898, but the department is not separately organized. There are 120 local organizations in the order—110 in the United States and 10 in Canada. The office is located at St. Louis, Mo. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The benefit fund is administered by the insurance committee, consisting of the grand president, the grand secretary-treasurer, and the board of directors of the order. These officers are elected by ballot at the biennial convention of the order. The grand president is bonded in the sum of \$10,000 and the grand secretary-treasurer in the sum of \$75,000. Disbursements are made by the grand secretary-treasurer upon approval of the insurance committee. Accounts are audited annually by the insurance committee and by an expert accountant. The insurance committee passes upon all claims for benefit; appeals may be taken from the decisions of the insurance committee to the grand division of the order.

**CONDITIONS OF MEMBERSHIP.**—Applications for membership in the benefit fund must accompany all applications for membership in the order. Should the application for membership in the benefit fund be rejected, the application for membership in the order is not affected. To become a member of the benefit fund the applicant must be in good health (only in doubtful cases are medical examinations required), and not less than 18 nor more than 60 years of age.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee paid to the central body is 75 cents, together with \$1 for entrance fee to the benefit fund, making a total entrance fee for those eligible to the benefit fund of \$1.75. The dues are \$5.50 per annum, paid semiannually in advance through the local organization. An assessment is levied monthly on each member holding an insurance certificate, the amount of such assessment varying according to class of certificate:



On class A, amount \$300, 20 cents is paid monthly; on class B, amount \$500, 30 cents monthly; on class C, amount \$1,000, 60 cents monthly. All assessments for the benefit fund are paid by members direct to the grand secretary-treasurer. A charter fee of \$10 is charged to new locals. As a supplementary income to the benefit fund, \$5,022.43 was received as interest during the fiscal year. Members are relieved from payment of assessments when disabled, but such assessments are charged to the certificate of the member and deducted from the certificate when payment of the certificate is made. Members forfeit their right to benefit when 60 days in arrears. There is no provision for refunding contributions to members who leave the organization.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to his beneficiary, the amount being governed by the class of certificate which was held by the member, as follows: Highest class, \$1,000; second class, \$500; third class, \$300.

Members over 18 and under 45 years of age are entitled to one certificate, and no more, in any of the three classes; members over 45 and not over 50 years of age are entitled to one certificate, either in the second or third class; members over 50 and not over 60 years of age are entitled to one certificate in the third class. Members become entitled to benefit rights immediately on admission to the benefit department. Claims for benefit are payable immediately on receipt of proof of death; 30 days are usually required to settle a claim. Members forfeit the right to benefit by false statements made to obtain certificates; also by forfeiture of membership either in the benefit department or in the labor organization. There were 121 claims for death benefit paid during the fiscal year, at a total expenditure of \$71,181.47.

#### TOBACCO WORKERS' INTERNATIONAL UNION.

This union was organized in 1895; it is not incorporated. Temporary disability and death benefit features were instituted at the time the union was organized. The benefit features are not separately organized, all benefits being paid from the general fund. There are 58 locals under the jurisdiction of this international union—55 in the United States and 3 in Canada. The office of the union is located at Louisville, Ky. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The funds of the union are administered by the general president, six general vice-presidents, and the general secretary-treasurer, who constitute the international executive board. The general officers are elected every five years by popular vote of the general membership. Sex or color is no bar to holding office. The general secretary-treasurer is bonded in the sum of \$5,000. All

funds are deposited in bank, and disbursements are made only when authorized by the general executive board and approved by the general president. The accounts of the general secretary-treasurer are audited quarterly by a committee of three members from three local unions. These local unions are selected by the international executive board, each local union selecting one member. No member of the auditing committee is allowed to serve more than once during the year. All claims of members to benefits are passed upon by the sick committee and the executive board of the local union and by the general secretary-treasurer. Members or other beneficiaries who feel they have been insufficiently compensated or otherwise unfairly treated may appeal to the general executive board.

**CONDITIONS OF MEMBERSHIP.**—Membership in the union entitles a member to participate in the benefit features.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee to the international union is 66 $\frac{2}{3}$  cents. The fee for reinstatement is \$2, and for a second reinstatement, \$2.66 $\frac{2}{3}$ . Annual dues are \$3.46 $\frac{2}{3}$ , paid weekly in advance through the local union. The entrance and reinstatement fees and dues of the international union consist of two-thirds of all moneys paid to the local union for these purposes. To maintain the general fund, the general executive board may levy assessments when deemed necessary. One assessment of \$1.50 was levied on members in each of the years 1903, 1904, 1905, 1906, and 1907. The assessments were paid in installments at the end of each quarter. There are no conditions limiting assessments. Assessments are paid through the local union. The charter fee to local organization is \$5. Members are suspended from benefits when four weeks in arrears. If reinstated, they become beneficiaries the same as new members. There is no provision for refunding contributions to members who leave the union.

**TEMPORARY DISABILITY BENEFIT.**—The union pays benefits, in cases of sickness or accident, of \$3 per week, not to exceed 13 weeks in any one year, beginning with the second week of illness; should the disability continue three or more weeks, the payments are made from the beginning of the disability. Female members are not entitled to benefits three weeks before or five weeks after confinement. Six months' membership in the union is required for a member to become entitled to disability benefits. Members when disabled must furnish a physician's certificate. Disabled members are visited by a sick committee of the local union once each week, no two members of the sick committee visiting the member at the same time. No restrictions are placed on members drawing benefits, other than they are expected to take proper care of themselves. Members forfeit right to disability benefit by false statements or if the disability is caused by carelessness or by intemperance, debauchery, or

other immoral conduct. Members who have exhausted their disability benefit during the year retain their full membership, and again become beneficiary at the end of the year.

During the fiscal year temporary disability benefit was paid in 705 cases to 572 members. These cases aggregated 20,076 days during the fiscal year for which payments were made. The amount of disbursements was not reported.

**DEATH BENEFIT.**—On the death of a member \$50 is paid to the nearest of kin, or to the persons in charge of the burial of the deceased member. One year's membership is required for a member to become entitled to the death benefit. Death benefit is payable immediately on proof of death; 1 week is customarily required to settle a claim for death benefit. The right to the benefit is forfeited by forfeiture of membership in the union. There were 39 claims for death benefit paid during the fiscal year. The amount of disbursements was not reported.

#### **BROTHERHOOD OF RAILROAD TRAINMEN.**

This brotherhood was organized in 1883; it is not incorporated. Death and permanent disability benefits for members were instituted in 1884. Members are also entitled to the privileges of the railroad men's home.<sup>(a)</sup> The benefit fund is not separately organized. There are 754 local organizations (called lodges) of the brotherhood—693 in the United States and 61 in Canada. The office is located at Cleveland, Ohio. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the brotherhood are administered by the grand master, the assistant grand master, and the grand secretary-treasurer; these officers are elected biennially at the convention of the brotherhood. The grand master is bonded in the sum of \$75,000, and the grand secretary-treasurer in the sum of \$150,000. The funds are deposited in bank, disbursements being made by checks signed by the grand master and the grand secretary-treasurer. The accounts are audited annually by the grand trustees and an expert accountant. The master, secretary, and financier of the subordinate lodge, and the grand master, the assistant grand master, and the grand secretary-treasurer pass upon all claims for benefit; appeals may be taken to the grand lodge.

**CONDITIONS OF MEMBERSHIP.**—All eligible members of the brotherhood are required to become members of the benefit fund. To become a member of the benefit fund a member must be not under 18 and not over 45 years of age. A medical examination is required.

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<sup>a</sup>For description of Home for Aged and Disabled Railroad Employees of America, see page 79.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee paid to the central body, but an entrance fee is paid to and retained by the local body. The dues are \$2 per year, paid in eight monthly installments, in advance. Assessments are levied monthly on beneficiary members, the amount being governed by the amount of the certificate of the member, as follows: On certificates of \$1,350, \$2 monthly; certificates of \$1,000, \$1.50 monthly; certificates of \$500, 75 cents monthly. An assessment of \$1 per annum is levied on all members for trade purposes. A charter fee of \$50 is charged to local lodges. Members are relieved from the payment of contributions when they are in receipt of benefit. Members are suspended from benefits when in arrears for dues or assessments for one month. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to his beneficiaries, the amount being governed by the amount of certificate carried, as follows: Highest class, \$1,350; second class, \$1,000; third class, \$500. Certificates are in force immediately after being issued. Claims for the benefit become payable immediately when satisfactory proof of death is received; 80 days are usually required to settle a claim. There were 937 claims for death benefit paid during the fiscal year, the aggregate expenditure amounting to \$1,146,448.96.

**PERMANENT DISABILITY BENEFIT.**—Any member, suffering by separation the loss of a hand at or above the wrist joint, or the loss of a foot at or above the ankle joint, or suffering the loss of the sight of both eyes, is entitled to receive a permanent disability benefit, the amount being governed by the amount of the certificate carried by the member, as shown under death benefit, which certificate and the conditions under which it is issued cover this benefit feature as well. All claims for permanent disability benefit must be accompanied by the statement of the secretary of the lodge of which the claimant is a member, showing the nature of the disability; the statement must also be signed by the master and financier of the lodge. Also, there must be made, signed, and sworn to by the attending physician a statement setting forth the nature and extent of the injury. A claimant may also be required, at the option of the grand master, to submit himself to examination by one or more reputable physicians or surgeons selected by the grand master, the fee of the physician or surgeon making such examination being borne by the grand lodge. Upon the payment of a claim for permanent disability benefit, membership in the brotherhood ceases. There were 201 claims for permanent disability paid during the fiscal year, at a total expenditure of \$255,100.

other immoral conduct. Members who have exhausted their disability benefit during the year retain their full membership, and again become beneficiary at the end of the year.

During the fiscal year temporary disability benefit was paid in 705 cases to 572 members. These cases aggregated 20,076 days during the fiscal year for which payments were made. The amount of disbursements was not reported.

**DEATH BENEFIT.**—On the death of a member \$50 is paid to the nearest of kin, or to the persons in charge of the burial of the deceased member. One year's membership is required for a member to become entitled to the death benefit. Death benefit is payable immediately on proof of death; 1 week is customarily required to settle a claim for death benefit. The right to the benefit is forfeited by forfeiture of membership in the union. There were 39 claims for death benefit paid during the fiscal year. The amount of disbursements was not reported.

#### **BROTHERHOOD OF RAILROAD TRAINMEN.**

This brotherhood was organized in 1883; it is not incorporated. Death and permanent disability benefits for members were instituted in 1884. Members are also entitled to the privileges of the railroad men's home.<sup>(a)</sup> The benefit fund is not separately organized. There are 754 local organizations (called lodges) of the brotherhood—693 in the United States and 61 in Canada. The office is located at Cleveland, Ohio. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the brotherhood are administered by the grand master, the assistant grand master, and the grand secretary-treasurer; these officers are elected biennially at the convention of the brotherhood. The grand master is bonded in the sum of \$75,000, and the grand secretary-treasurer in the sum of \$150,000. The funds are deposited in bank, disbursements being made by checks signed by the grand master and the grand secretary-treasurer. The accounts are audited annually by the grand trustees and an expert accountant. The master, secretary, and financier of the subordinate lodge, and the grand master, the assistant grand master, and the grand secretary-treasurer pass upon all claims for benefit; appeals may be taken to the grand lodge.

**CONDITIONS OF MEMBERSHIP.**—All eligible members of the brotherhood are required to become members of the benefit fund. To become a member of the benefit fund a member must be not under 18 and not over 45 years of age. A medical examination is required.

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<sup>a</sup> For description of Home for Aged and Disabled Railroad Employees of America, see page 79.

**FEEs, DUES, AND ASSESSMENTS.**—There is no entrance fee paid to the central body, but an entrance fee is paid to and retained by the local body. The dues are \$2 per year, paid in eight monthly installments, in advance. Assessments are levied monthly on beneficiary members, the amount being governed by the amount of the certificate of the member, as follows: On certificates of \$1,350, \$2 monthly; certificates of \$1,000, \$1.50 monthly; certificates of \$500, 75 cents monthly. An assessment of \$1 per annum is levied on all members for trade purposes. A charter fee of \$50 is charged to local lodges. Members are relieved from the payment of contributions when they are in receipt of benefit. Members are suspended from benefits when in arrears for dues or assessments for one month. There is no provision for refunding contributions to members who leave the brotherhood.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to his beneficiaries, the amount being governed by the amount of certificate carried, as follows: Highest class, \$1,350; second class, \$1,000; third class, \$500. Certificates are in force immediately after being issued. Claims for the benefit become payable immediately when satisfactory proof of death is received; 80 days are usually required to settle a claim. There were 937 claims for death benefit paid during the fiscal year, the aggregate expenditure amounting to \$1,146,448.96.

**PERMANENT DISABILITY BENEFIT.**—Any member, suffering by separation the loss of a hand at or above the wrist joint, or the loss of a foot at or above the ankle joint, or suffering the loss of the sight of both eyes, is entitled to receive a permanent disability benefit, the amount being governed by the amount of the certificate carried by the member, as shown under death benefit, which certificate and the conditions under which it is issued cover this benefit feature as well. All claims for permanent disability benefit must be accompanied by the statement of the secretary of the lodge of which the claimant is a member, showing the nature of the disability; the statement must also be signed by the master and financier of the lodge. Also, there must be made, signed, and sworn to by the attending physician a statement setting forth the nature and extent of the injury. A claimant may also be required, at the option of the grand master, to submit himself to examination by one or more reputable physicians or surgeons selected by the grand master, the fee of the physician or surgeon making such examination being borne by the grand lodge. Upon the payment of a claim for permanent disability benefit, membership in the brotherhood ceases. There were 201 claims for permanent disability paid during the fiscal year, at a total expenditure of \$255,100.

**BENEVOLENT CLAIMS.**—All claims for disability not coming within the provisions for permanent disability are held to be addressed to "The systematic benevolence" of the brotherhood, and shall in no case be made the basis of any legal liability on the part of the brotherhood. A member presenting a claim of this character must make application to his lodge in writing and accompany it with written evidence from a regular practicing physician or surgeon which will show the condition of the member; on such evidence the claim will be based. Every such claim shall be referred to a beneficiary board, composed of the grand master, assistant grand master, and grand secretary-treasurer, which shall decide as to the sufficiency of the proof furnished by the claimant; and if approved by said board, the claimant shall be paid an amount equal to the full amount of the certificate held by him, and such payment shall be considered a surrender and cancellation of such certificate. There were 212 benevolent claims paid during the fiscal year, at a total expenditure of \$270,000.

#### **GERMAN-AMERICAN TYPOGRAPHIA.**

This association, composed of printers of the German language, was organized in 1873; it is not incorporated. The Typographia, though a part of the International Typographical Union, is here treated as a separate organization. Temporary disability benefits, death benefits for members and for members' wives, and unemployment and travel benefits were instituted in 1881; the benefit fund is not separately organized. Beside these benefits, members are entitled to the benefits paid by the International Typographical Union. There are 22 local organizations in the Typographia—21 in the United States and 1 in Canada. The office is located at Indianapolis, Ind. The data here given are for the fiscal year ending June 30, 1907.

**ADMINISTRATION.**—The president and the secretary of the local union and the secretary-treasurer and the executive council of the Typographia administer the relief work of the association. The local officers are elected annually by ballot of the membership of the local union; the general secretary-treasurer is elected biennially by vote of the general membership. The general secretary-treasurer is bonded in the sum of \$500. The funds of the association, except so much as are needed for the expenses of the general secretary-treasurer, are retained by the local unions, and disbursements are made by the treasurer of the local union on orders signed by the local president and the local secretary. The accounts are audited quarterly by a committee elected by the local union. The president, the financial secretary, and the treasurer of the local union and the general secretary-treasurer pass upon claims for benefit; appeals may be taken to the general executive council.

**CONDITIONS OF MEMBERSHIP.**—All members of the association are members of the benefit fund. A medical examination is required, to become a full beneficiary member; those becoming members when over 50 years of age and those not physically qualified for sick benefit are partly beneficiary members. Members who leave the trade or join an English typographical union may retain membership in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5; the dues for full beneficiary members are \$16 per annum; dues for partly beneficiary members are \$13.40 per annum; members who are not working at the trade or who have been transferred to an English local, to retain beneficiary standing, pay \$10.40 per annum. Dues are paid monthly. The entrance fee and the dues are paid to the local union; the dues to the International Typographical Union are not included. A charter fee of \$5 is charged to new local unions by the International Typographical Union. Members while in receipt of benefit are relieved from the payment of local dues. Members of the Typographia are entitled to admission to the printers' home,<sup>a</sup> the same as other members of the International Typographical Union, and are relieved from the payment of dues while at the home. Members are dropped from membership when two months in arrears. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—A full beneficiary member when sick or disabled receives a benefit of \$5 a week until \$250 is paid and \$3 a week until \$150 is paid, making a total of \$400. A partly beneficiary member receives \$3 a week until \$150 is paid and \$1.50 a week until \$75 is paid, making a total of \$225. Benefits are paid on the above plan whether disability is for short periods or whether it is continuous. No payments are made for sickness of less than one week's duration, when payments are made from beginning of sickness. A membership of six months is necessary for a member to become entitled to the benefit. A committee is appointed by the local union to visit sick members once each week; a doctor's certificate may also be required. Members while in receipt of sick benefit are not permitted to do any work, nor to leave the city without permission of the local union. There were 118 members who received temporary disability benefit and 141 cases of benefit during the fiscal year; the aggregate number of days of benefit was 5,792. The total expenditure for temporary disability benefit for the fiscal year was \$3,829.45.

**DEATH BENEFIT.**—On the death of a member a benefit is paid to the beneficiary of the deceased member, the amount being governed

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<sup>a</sup> For description of Union Printers' Home, see p. 187.



by the length of membership in the association, as follows: Highest class, membership of 2 years and over, \$130; second class, membership of 1 year and under 2 years, \$30. These amounts are paid in addition to the \$70 death benefit paid by the International Typographical Union.

On the death of the wife of a member, \$50 is paid to the member as a funeral benefit. Members are entitled to the death benefits paid by the Typographia after one year's membership. Claims for benefit become payable immediately on receipt of proof of death; one week is usually required to settle a claim. Members forfeit the right to benefit by forfeiture of membership in the association. There were 17 claims for death of members paid during the fiscal year, the total expenditure being \$2,310, and six claims for death of members' wives, at a total expenditure of \$300.

**SUPERANNUATION BENEFIT.**—Members of the Typographia are also entitled to \$2 per week old age pension, in addition to that paid by the International Typographical Union.

**UNEMPLOYMENT AND TRAVEL BENEFITS.**—Members who are out of employment are entitled to an unemployment benefit of \$6 per week for four weeks; if three weeks later the member is still unemployed, he is again entitled to benefit for four weeks at \$6 per week; under this plan of four weeks' benefit and three weeks' lapse of benefit, members are entitled to benefit until they receive \$96 in any one year. A membership of two years is necessary for a member to become entitled to this benefit. Members receiving unemployment benefit are required to report every day to the office of the local union. There were 84 members who received unemployment benefit for 239 cases of benefit, with an aggregate of 3,802 days of benefit paid during the fiscal year. The aggregate amount paid on account of unemployment benefit during the fiscal year was \$3,802.

Members out of employment may receive a travel benefit of 2 cents per mile for the first 200 miles, and 1 cent per mile thereafter until the mileage amounts to \$10; members who receive a travel benefit of \$25 in any one year are not entitled to any further travel benefit until one year has elapsed. There were 15 members who received travel benefits at a total expenditure of \$104.60.

#### INTERNATIONAL TYPOGRAPHICAL UNION.

This union was organized in 1852; it is not incorporated. A death benefit for members was instituted in 1891; the benefit fund is not separately organized. There is a total of 576 local unions in the international union—549 in the United States, 23 in Canada, and 1 each in Alaska, Hawaii, Porto Rico, and the Philippine Islands. All the local organizations participate in the central benefit fund except

three small locals composed of news writers, who are exempted from participation by the international union. The office is located at Indianapolis, Ind. The data here given are for the fiscal year ending May 31, 1907.

**ADMINISTRATION.**—The benefit fund is administered by the general president and the general secretary-treasurer of the international body. These officers are elected biennially by plurality vote of the membership. The general secretary-treasurer is bonded in the sum of \$20,000. The funds of the union are deposited in bank; checks are signed by the general president and the general secretary-treasurer. The accounts of the international union are audited semiannually by an expert accountant appointed by the general president. Claims for death benefits are passed upon by the president and the secretary of the local union and the president and the secretary-treasurer of the international body; the decisions of these officers are final.

**CONDITIONS OF MEMBERSHIP.**—With the exception of the members of the three news writers' locals above referred to, membership in the labor organization entitles a member to participate in the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is paid to and retained by the local organization, except in the case of persons living in small towns and in villages where the number of compositors is not sufficient to form a local union; such persons may join the international union direct by the payment of an entrance fee of \$2, and are called "unattached members." The dues to the central body are \$4.80 per annum, 90 cents of which is credited to the death benefit fund and \$1.80 to the endowment fund of the Union Printers' Home. Assessments may be levied by the executive council by authority of a referendum vote to meet extraordinary conditions; such assessments were levied in 1905, 1906, and 1907. A charter fee of \$10 is charged to new local unions; \$5 of this is for the charter and \$5 for outfit of supplies. Members are relieved from contributions while inmates of the Union Printers' Home. Members are suspended from benefit if not in possession of a current working card. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—On the death of a member the international secretary-treasurer transmits to the president and the secretary of the subordinate union the sum of \$70 for the burial expenses of the deceased member. Members are entitled to the death benefit immediately on admission to the union. Claims for benefit become payable immediately on receipt of proof of death; the time required to settle a claim varies from three days to two weeks. Members forfeit the right to benefit by forfeiture of membership in the labor organization. There were 561 death claims paid during the fiscal year at a total expenditure of \$39,270. A summary of the

number of benefits and the total amount paid since the establishment of the burial fund is as follows:

NUMBER OF DEATH BENEFITS, AND AGGREGATE AMOUNT OF SAME, PAID BY INTERNATIONAL TYPOGRAPHICAL UNION, 1892 TO 1907.

Year.	Benefits.	Amount.	Year.	Benefits.	Amount.
1892.....	228	\$11,500	1901.....	406	\$25,245
1893.....	439	21,950	1902.....	474	30,810
1894.....	507	25,500	1903.....	476	30,940
1895.....	435	23,090	1904.....	578	38,925
1896.....	378	22,065	1905.....	567	39,090
1897.....	396	23,700	1906.....	512	35,840
1898.....	384	23,040	1907.....	561	39,270
1899.....	430	25,900			
1900.....	419	25,140	Total.....	7,189	443,105

**SUPERANNUATION BENEFIT.**—Since the close of the fiscal year, the union has instituted an old-age pension. The law of the union governing the old-age pension went into effect March 1, 1908, and payments of pensions began August, 1908. Under the system adopted payments are made once in every four weeks, thus giving each pensioner 13 checks per year. The checks are sent to the secretary of the local union with which the pensioner is affiliated, and delivered to the pensioner by him. The checks are made payable to the pensioner, and his indorsement upon the checks is the receipt of the international union for the pension. The following is the law of the union governing the old-age pension system:

Any member of the International Typographical Union who has reached the age of 60 years, and who has been in continuous good standing for a period of 20 years, and who finds it impossible to secure sustaining employment, may receive the sum of \$4 per week, subject to the provisions hereinafter set forth.

Applications for pensions shall be made on blank forms prepared and furnished from international headquarters. Applicants shall set forth all the facts and answer fully all the questions contained in said form, which shall be certified to by the executive officers of the local union of which applicant is a member, said application to be published in the Typographical Journal, and should no objection be made within 30 days from the date of said publication the member shall then be placed on the pension roll. Should objection be raised, the case shall be investigated by the executive council.

Any member earning \$4 or over in any one week at the printing trade shall not be entitled to pension for that week.

Secretaries of subordinate unions shall forward weekly to the international secretary-treasurer a true and correct list of applicants entitled to pensions. On receipt of such list the international secretary-treasurer shall transmit the amount due to the local secretary for distribution.

Any beneficiary who has knowingly testified falsely concerning his or her qualifications as a worthy applicant for said pension shall be debarred from receiving pension for such time as the executive council may deem fit.

The executive council shall have the power at all times to review any pension case, and if in their opinion circumstances warrant it, the beneficiary may be debarred from further participation in the pension fund.

In order to meet exigencies that may arise, the executive council is authorized and empowered to make such changes in administering the old-age pension fund as they may deem wise after said plan has been established.

For the purpose of securing necessary data the international secretary-treasurer shall furnish local secretaries with blanks to be filled out by each member, setting forth his or her record as a member of the International Typographical Union, said blank to be returned to the international secretary-treasurer for future reference.

#### UNION PRINTERS' HOME.

The project of a home for invalid, aged, and infirm printers was first proposed at the New Orleans session of the old National Typographical Union, held in 1857, and was considered at various sessions up to 1886, but without definite action.

At the Pittsburg session in 1886 the International Typographical Union was presented with \$10,000 by George W. Childs and Anthony J. Drexel, of Philadelphia. A committee was appointed to devise a plan for the disposition of this gift, to report at the same session. This committee was of the unanimous opinion that the money should be safeguarded in some reliable banking institution for the time being, in order to give the subordinate unions an opportunity to formulate plans for its final disposition. A board of trustees was appointed to serve for five years to have charge of these funds; at the same time it was agreed that every union compositor should contribute for the term of five years the amount received by him for "one thousand ems of type set," and each stereotyper, electrotyper, and pressman should contribute the amount received for one hour's work, the same to be paid May 12 by those members under the jurisdiction of the International Typographical Union east of the Mississippi River, and September 13 by those members under its jurisdiction west of the Mississippi River.

There was considerable discussion as to the best disposition of the money and several offers of sites for a home for sick and indigent printers were received. The proposition made at the Denver convention in 1889, on behalf of the board of trade of Colorado Springs, Colo., to deed to the International Typographical Union, in fee simple, 80 acres of land lying within 1 mile east of Colorado Springs, was the one finally accepted. The conditions presented were:

1. That the International Typographical Union would commence the erection of a home on said land within two years, to cost not less than \$20,000, and to be completed within one year from date of commencement.

2. That the International Typographical Union shall have the right to sell any portion of said tract not exceeding 60 acres, at any time after the execution of said deed, the proceeds to be placed in the hands of a trustee, mutually acceptable, to be applied by him, if desired, toward the erection of a home on said tract, or to be paid over to the present owners in event of failure to complete the erection of a home within two years after date of said deed.

3. That the taxes on said land for the two years shall be borne by the International Typographical Union (it being guaranteed that the taxes shall not exceed \$100 per annum), the amount of said taxes to be reimbursed to the International Typographical Union in the event of the failure on their part to acquire the land.

4. That the deed to said land shall be placed in escrow with some mutually acceptable person, to be delivered to said International Typographical Union upon compliance with above conditions.

At the Denver convention (1889) the sum of \$21,689.45 was reported in the hands of the trustees of the fund. The convention having made no provision for the raising of additional money to erect a home, an appeal for voluntary contributions was issued to the membership, since under the terms of the gift of land it would be necessary to commence the erection of a building by June 22, 1891. The appeal was responded to by many unions and members, and at the session of the Atlanta convention in 1890 the contribution, amounting to \$4,199.55, was turned over to the home corporation (which was authorized at the convention), consisting of 13 members.

On September 24, 1890, the home was incorporated as the "Childs-Drexel Home for Union Printers," and on April 19, 1892, the articles of incorporation were amended so that the home should be known as the "Union Printers' Home." The dedication took place May 12, 1892.

At the Philadelphia convention, in 1892, it was provided that the president and secretary-treasurer of the International Typographical Union should be president and secretary-treasurer of the corporation and board of trustees. The convention also elected an agent to take charge of the home property in the name of the International Typographical Union in case the board of trustees should refuse to comply with the wishes of that body.

The main building is of white lava stone, with red sandstone trimmings. The main edifice is 144 feet long by 44 feet wide, with a wing to the rear of the north end 20 by 40 feet. The building contains 75 rooms, the kitchen, pantries, cold-storage room, dining room, amusement parlor, billiard room, closets, etc., being on the basement floor. The home is lighted by electricity and heated by steam.

Consumption is one of the diseases to which the printer is especially liable, and the number so afflicted who applied for admission to the home increased to such an extent that at the Louisville ses-

sion of the International Typographical Union, in 1894, the erection of a hospital was suggested, but the convention failed to take any action in the matter. At the Colorado convention, in 1896, the hospital proposition was taken up and an assessment of 50 cents on each member of the International Typographical Union was levied to build a hospital annex to the home, said assessment to be due and payable December 25, 1896. As required by the laws of the International Typographical Union, this was submitted to the membership and was indorsed.

On June 30, 1898, at the close of the fiscal year, the collections on the assessment of 50 cents per member reached a total of \$14,013.95. The hospital annex, covering a space of 50 by 90 feet and three stories high, was built at a cost of \$22,082.54.

**ADMINISTRATION.**—The general officers of the Union Printers' Home consist of the president, vice-president, secretary-treasurer, trustees, agent, and superintendent. The officers are elected biennially by a popular vote of the membership of the International Typographical Union, with the exception of the superintendent, who is appointed by the president with the concurrence of the trustees. The secretary-treasurer of the home is bonded in the sum of \$25,000.

**CONDITIONS GOVERNING ADMISSION.**—Candidates for admission to the home must make application through the subordinate union of the International Typographical Union of which the applicant may be a member in good standing. Each applicant must be indorsed by the president and secretary of the subordinate union and the seal of the union attached. All nominations received by the secretary are recorded in the order of presentation and referred to the home committee on admissions, upon whose favorable report the application is accepted and the applicant admitted. No person may be admitted as an inmate except a member of the International Typographical Union who has been in good standing for not less than five years.

A member holding a certificate of admission to the home must be examined by the home physician as early as practicable after arrival at Colorado Springs. Should it develop on such medical examination that a false or incorrect representation of the case has been made by the indorsing union or examining physician in the application filed with the admission committee, the member is returned to the indorsing union at the expense of the latter.

**REVENUE.**—It is often stated that the expenses of the home are defrayed by endowments. Such is not the case. All expenses, including the cost of maintenance, have been paid from the money contributed by members of the International Typographical Union. The revenue is now provided by setting apart 15 cents of the monthly

contributions of members to the International Typographical Union. Members while inmates of the home are exempt from payment of the monthly per capita tax to the International Typographical Union.

**RULES AND REGULATIONS OF THE HOME.**—Residents, as well as officers, servants, etc., are not permitted to engage in any money-making scheme or act in connection with the property of the home. Persons admitted into the home are fed with plain, but wholesome, food, clothed with plain, but decent, apparel (no distinctive uniforms, etc.), and lodged in a plain, but safe, manner, due regard being paid to their health, comfort, and happiness; and to this end they have suitable and rational exercise and recreation, and their persons, clothing, and apartments are kept clean.

Meals are served during the following hours: Breakfast from 7.30 to 8.30, dinner from 12 to 1, and supper from 6 to 7. Sundays and holidays supper is served one hour earlier. Beefsteak, mutton chops, or eggs may be ordered at any meal in lieu of the regular bill of fare. During the year there were 190,867 meals served at the home, the cost per meal being 10 cents.

The library contains 8,024 catalogued books, and 228 papers supply the current news. In addition, popular monthly magazines received through the courtesy of the publishers and those subscribed for by the home management aid in supplying the literary needs of the inmates.

Each inmate is allowed a pension of 50 cents per week, and an additional allowance is given weekly to such as render assistance in caring for the grounds or buildings. The total amount expended for pensions for the year was \$3,283.50.

Some necessary restrictions are placed upon the conduct of inmates, expulsion from the home being the penalty for: (1) Gambling; (2) smoking in parlors, halls, stairways, sick rooms, or in bed; (3) expectorating on the floors, stairs, or in the halls; (4) the use of profane or indecent language, or engaging in altercations or boisterous conduct inside the home or grounds or in the vicinity thereof; (5) soliciting outside assistance or engaging in money-making schemes; (6) arrest and conviction, for any offense, by a court of the city or State.

Expectorating on the floors, stairs, verandas, or in the hallways is strictly forbidden, and sputum cups must be used by all residents of the hospital annex.

No malt or spirituous liquor is furnished at the home. Any resident entering the institution in an intoxicated condition, or taking thereinto liquor of any character, is punished as follows: First offense, forfeiture of pension (both local and international) for a period of two months; second offense, forfeiture of pension for four months;

third offense, expulsion. When an offense has been committed and a penalty inflicted, and the records show good conduct on the part of the offender for one year after the application of the penalty, the sentence is revoked and the resident affected placed again in good standing. Residents fined for violation of rules shall not be debarred from receiving compensation for labor performed.

Tuberculous patients are required to remain on the home grounds between the hours of 6 p. m. and 6 a. m. The orders of the physician must be obeyed implicitly by all persons under his care, particularly as to the partaking of medicines prescribed.

Should it happen that any person admitted to the home shall, from misconduct, become unfit longer to remain and mild means of reformation prove futile, such person will be expelled therefrom.

Complaints of any nature whatsoever must be made direct to the superintendent. Should he fail to give proper consideration to any complaint, the complainant has the right to file his grievance with the president of the board of trustees. An appeal by a discharged resident from the decision of the superintendent must be filed, with all testimony and evidence in relation thereto, with the secretary of the board of trustees within ten days from date of the discharge. The discharged resident must also furnish the superintendent with a copy of all papers prior to forwarding the same to the secretary of the board, in order that the official mentioned may have opportunity to present his reply. Those disregarding the legal method of securing redress, or disseminating exaggerated or untruthful reports calculated to bring the home or its management into disrepute, may be arraigned before the board of trustees, and if adjudged guilty will be forthwith expelled from the home.

Residents expelled from the home for violation of rules, who decline to exercise the right of appeal granted in such cases, or who exhaust that right, shall under no circumstances be eligible to readmission. Pensions shall be withheld during consideration of appeals until case is decided. If decision is favorable to appellant, he shall receive back pension.

Residents granted a furlough by the board for a period exceeding one week will be debarred from pension during such absence and must take chances of a vacancy existing at expiration of the furlough.

The board of trustees is authorized to appropriate from the home fund an amount equal to railroad fare from the place where application was made for admission to the home, said amount to be expended by the superintendent in purchasing transportation in whatever direction the discharged member may select. When a member is discharged for misconduct, the amount appropriated is charged to the local union recommending him. Any union failing to comply with this rule will not be permitted to nominate or send any candidate



for admission to the home until such amount of transportation is refunded.

**NUMBER OF INMATES, COST OF MAINTENANCE, ETC.**—During the year 83 residents were admitted, 22 deaths occurred, 47 vacated, and 4 were expelled for cause. The average number of inmates during the year was 143. On the basis of the total expenditures (\$66,267.72), the cost of maintaining the home for the year 1907 was \$463.41 for each inmate. This includes the cost of repairs and improvements on the home buildings.

**RECEIPTS AND DISBURSEMENTS.**—The total receipts and expenditures of the home from June, 1886, to May 31, 1907, were as follows:

#### RECEIPTS.

Contributions of Messrs. Childs and Drexel.....	\$10,000.00
Contributions and interest from June, 1886, to October 31, 1890.....	16,933.63
Contributions, assessments, and interest from November 1, 1890, to April 30, 1892.....	52,889.37
Per capita tax and assessments from May 1, 1892, to June 30, 1898.....	144,893.87
Hospital annex assessment to June 30, 1898.....	14,013.95
Julia A. Sodd bequest.....	1,045.00
Per capita tax and all receipts of fund from July 1, 1898, to May 31, 1907..	447,578.17
Total.....	687,353.99

#### DISBURSEMENTS.

Building and furnishing main building.....	70,114.44
Building and furnishing hospital annex.....	22,082.54
Building and furnishing superintendent's cottage.....	3,400.00
Building laundry, machinery for same, etc.....	12,241.55
Maintenance, salaries, repairs, improvements, etc., from opening of home to May 31, 1907.....	575,945.74
Balance in fund, May 31, 1907.....	3,569.72
Total.....	687,353.99

#### ELASTIC GORING WEAVERS' AMALGAMATED ASSOCIATION OF UNITED STATES OF AMERICA.

This association was organized in 1886; it is not incorporated. Death benefits and unemployment benefits were instituted the year the association was organized. The benefit fund is not separately organized. There are two local organizations in the association, both in the United States. The office is located at Brockton, Mass. The data here given are for the fiscal year ending July 8, 1906.

**ADMINISTRATION.**—The funds of the association are administered by the general president, general secretary and one other member, constituting the general executive committee. These officers are elected by ballot annually by the members of the local organizations. The general secretary is bonded in the sum of \$250. The funds are

deposited in bank, disbursements being made by the secretary on orders signed by the general president and the local trustees with the seal of the union attached. The accounts are audited annually by the auditing committee. The executive committee passes upon all claims for benefits, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—All members of the labor organization participate in the benefit fund. Members may be entitled to death benefit for 12 months after leaving the trade because of lack of employment; such members must pay all death assessments levied during the 12 months.

**FEES, DUES, AND ASSESSMENTS.**—Members pay no entrance fee to the central body, but pay \$15 entrance fee to the local organization. No fixed amount is paid as dues; the general secretary estimates the amount necessary to run the association, and on this basis levies a per capita quarterly assessment on the members. A per capita assessment sufficient to raise \$100 is levied at the death of a member. No charter fee is charged to local organizations. Any member working less than 25 hours during any one week is exempted from payment of dues for that week; if working 25 hours and less than 35 hours he pays one-half dues. Members eight weeks in arrears are suspended from death benefit, but if reinstated become entitled to death benefit in 13 weeks; members four weeks in arrears are suspended from unemployment benefit. Any one having been a member of the association three years, on leaving the association, is entitled to receive his pro rata share of 75 per cent of the funds of the local to which he belongs.

**DEATH BENEFIT.**—On the death of a member \$100 is paid to his beneficiaries. A membership of six months is required for a member to become entitled to the benefit. The benefit is paid immediately at the death of the member by the local organization, the local organization being reimbursed within one month by the central body. Members forfeit the right to benefit by forfeiture of membership in the labor organization. One death benefit claim was paid during the fiscal year, the expenditure being \$100.

**UNEMPLOYMENT BENEFIT.**—A benefit of \$4 per week is paid to members for ten weeks when unemployed; members must have been unemployed one week before receiving benefit. A membership of six months is required for a member to become entitled to the benefit. Members forfeit the right to benefit by forfeiture of their membership in the labor organization. No payment was made during the fiscal year on account of unemployment.

**AMALGAMATED WOODWORKERS' INTERNATIONAL UNION OF AMERICA.**

This union was organized in 1895; it is not incorporated. Permanent disability and death benefits for members were instituted the year the union was organized. The benefit fund is not separately organized. There are 108 local organizations in the union—96 in the United States and 12 in Canada. The office is located at Chicago, Ill. The data here given are for the fiscal year ending December 31, 1906.

**ADMINISTRATION.**—The funds of the union are administered by the general secretary and general treasurer; these officers are elected biennially by popular vote of the membership. The general secretary and general treasurer are each bonded in the sum of \$1,500. The funds are deposited in bank. Disbursements are made by the general treasurer on orders signed by the general secretary. The accounts are audited quarterly by a committee of three members appointed by the general council. The local union committee, the local union, and the general secretary pass upon all claims for benefits; members or other beneficiaries who consider themselves insufficiently compensated may appeal to the general council.

**CONDITIONS OF MEMBERSHIP.**—All members of the union not over 60 years of age, in sound health, are required to become members of the benefit fund; those persons who can not meet the requirements of the benefit fund may become honorary members of the union.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee and the reinstatement fee are not reported. The dues are, for beneficiary members, \$2.40 per annum; for nonbeneficiary members, \$1.20 per annum; dues are paid monthly through the local union. Nothing is reported relating to assessments. A charter fee of \$10 is charged to new locals. The rate of contributions to the central body is the same for all members, except nonbeneficiary members, who pay a reduced rate. Members are suspended from benefits when three months in arrears; when a local union for any reason surrenders its charter, the members of the local union in good standing may retain their membership and all rights to benefits by becoming isolated (unattached) members of the international union. There is no provision for refunding contributions to members who leave the union.

**DEATH BENEFIT.**—A death benefit is paid to the beneficiary of a deceased member, the amount of benefit being governed by the length of membership in the union. Highest class, membership of 3 years and over, \$100; second class, membership of 18 months and under 3 years, \$75; third class, membership of 6 months and under 18 months, \$50. A membership of six months is required for a member to become entitled to the benefit. The maximum period allowed to settle a claim is 60 days, but claims are usually settled in

30 days. Members forfeit the right to benefit if death is caused by a chronic disease with which they were afflicted at the time of their admission to the union. Members also forfeit the right to benefit by forfeiture of membership in the union. There were 64 claims for benefit paid during the fiscal year, at a total expenditure of \$5,625.

**PERMANENT DISABILITY BENEFIT.**—A total disability benefit is paid to members for injuries which totally and permanently disable them from following their trade, the amount of benefit being governed by the length of membership in the union. Highest class, membership of 3 years and more, \$250; second class, membership of 2 and under 3 years, \$200; third class, membership of 1 year and under 2 years, \$150.

A membership of one year is required for a member to become entitled to the benefit. Claims for disability benefit are allowed when approved by the local union, and if the certificate of the examining physician is furnished showing the nature and cause of disability. Members forfeit the right to benefit if disability is caused by drunkenness or immoral conduct; members also forfeit the right to benefit by forfeiture of membership in the labor organization. There was one permanent disability benefit claim paid during the fiscal year, at a cost of \$250.



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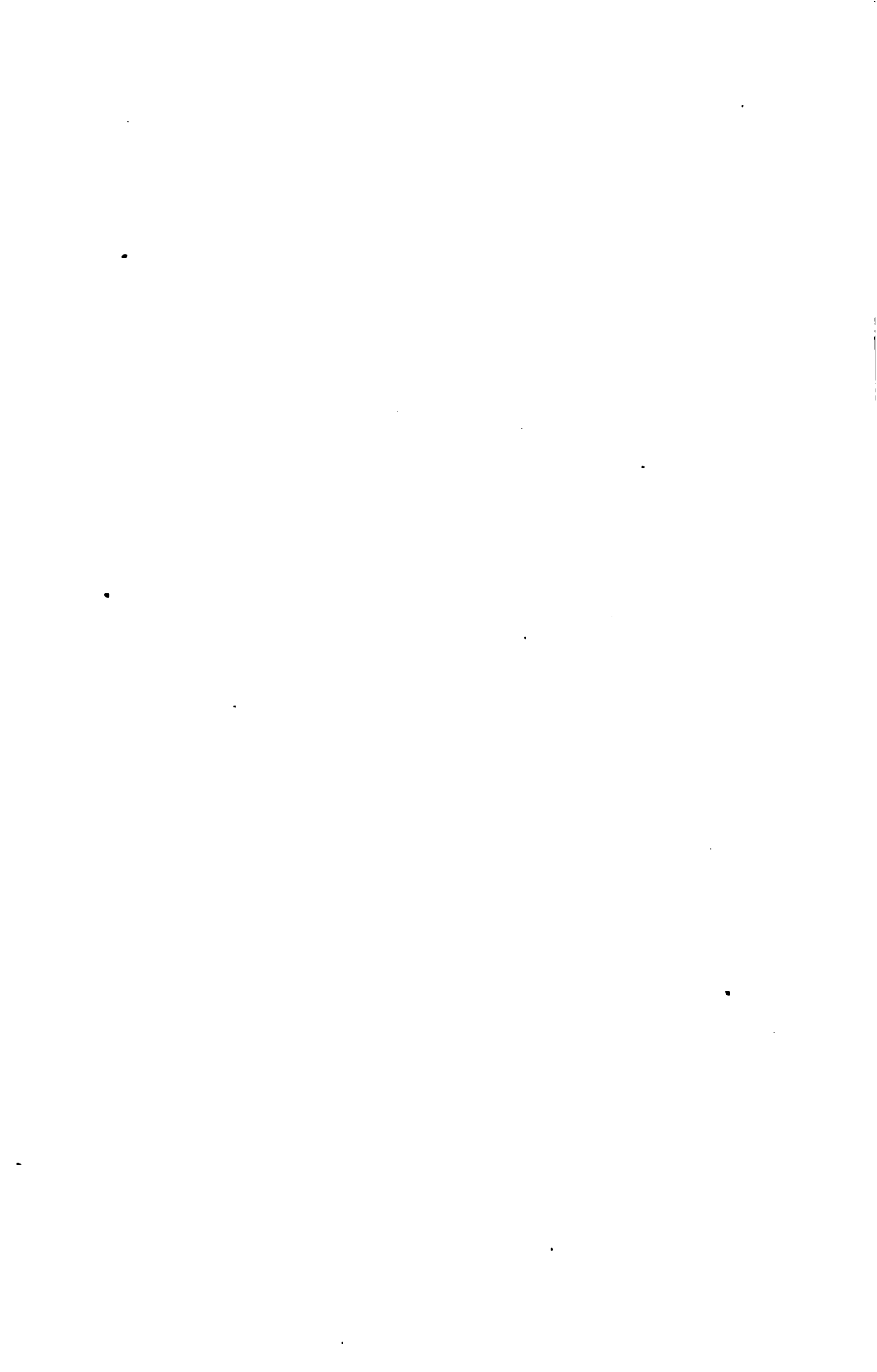
**CHAPTER II.**

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**LOCAL LABOR ORGANIZATION BENEFIT FUNDS.**

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## CHAPTER II.

### LOCAL LABOR ORGANIZATION BENEFIT FUNDS.

#### INTRODUCTION.

This chapter includes reports from 530 local labor organization benefit funds, 502 of which are managed directly by local labor unions and 28 by societies formed within local unions. In the former the benefit or insurance feature is a component part of the labor union; in the latter it is a separate organization but is composed entirely of members of the labor union. These local organizations are generally affiliated with their respective national or international bodies, which, in many instances, also pay benefits. Many local unions have no benefit features of their own, the members being content with the benefits provided by the national organizations or by societies organized in the establishments in which they are employed. In this report the benefit features of the national and local bodies are considered separately. For the national organizations see page 23.

The membership of the local labor organization benefit fund, as the name implies, is usually confined to a definite locality; but in a few instances it was found that it included members living in adjacent localities.

This report does not include all the local labor union benefit funds in the United States. Many of such funds were known to be in existence but were not canvassed.

The local organizations paying benefits that are embraced in the report are given as representative of the different practices and systems to be found.

It was impossible to secure reports from all funds for the same year, as the fiscal years of the organizations ended at various times. In most cases the data are for years ending some time in 1906 or 1907, a few, however, extending into 1908.

The principal statistical data relating to each of the 530 funds are presented in two general tables, to be found on page 223 et seq, and on page 234 et seq.

*Table I.—Year of organization of local labor unions and year each benefit was instituted (pp. 223 to 233).*—In this table the funds are grouped according to kinds of benefits, and the funds in each group are arranged in alphabetical order by general designation of the trades or unions. The first group contains 170 funds which pay benefits on account of temporary disability and death of members. The second group is composed of 123 funds which pay benefits on account of temporary disability only. The third group comprises 27 funds which pay for temporary disability, death of members, and death of wives of



members. The fourth group comprises 5 funds which pay benefits for temporary disability, permanent disability, and death of members. The fifth group is composed of 14 funds which pay for temporary disability, death of members, death of wives of members, and death of other dependents of members. In the sixth group are 137 funds which pay benefits for death of members only. The seventh group is composed of 25 funds which pay benefits for death of members, wives of members, and other dependents of members. In the eighth group are 15 funds which pay benefits on account of death of members and wives of members. The last group is a miscellaneous one composed of 14 funds which, on account of the kinds of benefits paid, could not be included in the groups mentioned above.

The oldest union included in this investigation is found among the typographical unions, it having been organized in 1814. This union instituted a death benefit during the year following its organization.

*Table II.—Benefits paid by local labor union benefit funds during the year (pp. 234 to 267).—*In this table the funds are grouped in the same manner as in the preceding table, those paying the same kind or kinds of benefits being arranged in alphabetical order by trades or unions.

The table shows in detail the more important parts of the data collected from the 530 local union benefit funds investigated. In the second column are shown the trades or the unions by which these funds are managed or with which they are connected, and the next column shows the membership of each fund at the close of the last fiscal year. The length of membership required before members may draw benefits on account of temporary disability is shown in the fourth column. In the next two columns are shown, respectively, the number of days at the beginning of such disability for which benefits are not paid and the days of disability necessary to entitle members to draw any benefits. Following this are the benefits paid and the limit of the period for which each benefit is continued. The number of persons who received benefits on account of temporary disability during the last fiscal year, the total amount of the same, and the average expenditure therefor per member of the fund, follow in order. The next five columns show, respectively, the length of membership required to establish title to death benefits, the benefits paid on account of the death of members, members' wives, and other dependents, the number of deaths for which benefits were paid during the year, the total amount paid for the same, and the average expenditure therefor per member of the fund.

In the last part of the table other benefits are shown. These include benefits on account of permanent disability and unemployment. The benefits paid for each, the total amount paid during the year, and the average expenditure per member of the fund are shown in separate columns.

The averages in the three columns, showing average amount paid as benefits per member of the fund, were obtained by dividing the total amount paid out for each benefit during the last fiscal year by the membership at the end of the year and do not include any cost of management, etc.

The total amounts paid for the different kinds of benefits, as shown in this table, include only the amounts actually paid out during a fiscal year preceding the investigation and do not include balances due on claims not fully paid. They may, in some instances, include balances paid on claims of the preceding year. This will explain why the benefit multiplied by the number of persons receiving benefits does not always equal the total amount paid out during the year.

For year of organization of the union and year in which benefits were instituted see the corresponding fund number in Table I, on page 223 et seq.

In order to present in a concise form the data collected from these organizations, various summary tables have been prepared, each accompanied by appropriate explanations. Wherever the data are shown by unions in these summary tables, the 12 federal labor unions reported have been considered together, without regard to the trade or trades represented in each. The five unions of textile workers have been treated in the same way.

The 530 local union funds investigated were located in 43 different States, each geographical division being represented. The following summary table shows the number of funds canvassed in each State:

NUMBER OF LOCAL LABOR UNION FUNDS INVESTIGATED, BY STATES AND GEOGRAPHICAL DIVISIONS.

State and geographical division.	Number of funds.	State and geographical division.	Number of funds.
North Atlantic:		North Central—Concluded.	
Connecticut.....	13	Nebraska.....	5
Maine.....	1	Ohio.....	63
Massachusetts.....	19	South Dakota.....	2
New Hampshire.....	5	Wisconsin.....	6
New Jersey.....	20	Total.....	196
New York.....	73	South Central:	
Pennsylvania.....	55	Alabama.....	4
Rhode Island.....	5	Arkansas.....	2
Vermont.....	1	Kentucky.....	5
Total.....	192	Louisiana.....	12
South Atlantic:		Tennessee.....	6
District of Columbia.....	14	Texas.....	9
Florida.....	2	Total.....	38
Georgia.....	7	Western:	
Maryland.....	4	Arizona.....	3
North Carolina.....	1	California.....	16
South Carolina.....	1	Colorado.....	15
Virginia.....	5	Idaho.....	2
West Virginia.....	8	Montana.....	2
Total.....	42	Nevada.....	1
North Central:		Oregon.....	4
Illinois.....	62	Utah.....	6
Indiana.....	6	Washington.....	13
Iowa.....	3	Total.....	62
Kansas.....	1	Total, United States.....	530
Michigan.....	9		
Minnesota.....	21		
Missouri.....	18		

In the 530 organizations investigated the first benefit instituted was a death benefit instituted in 1815. Not until 37 years later did any of the unions included in this report provide for the payment of benefits to members. While there are no data available as to the funds that have been created and then discontinued, the data obtained indicate that there is an increasing tendency on the part of local labor organizations to establish benefit funds, about one-third of the total number of funds investigated having been instituted since 1899.

Nearly all of the funds which pay benefits on account of permanent disability, death of dependents other than wives, and unemployment, instituted these benefits in recent years, only two of each class being shown for the years previous to 1890.

Of the 513 funds which reported both the year of organization and the year of institution of benefits, 293, or 57 per cent, instituted benefits during the same year in which the union was organized. Of the 62 organized before 1881, 30, or 48 per cent, instituted benefits during the year of organization. Of those organized from 1881 to 1890, 53 per cent instituted benefits the same year in which the union was organized. In the next period, 1891 to 1900, the percentage is 54; in the last period, 1901 to 1906, it is 69; showing the growing tendency of local labor organizations to recognize benefit features as a necessary component part of such organizations and to create them with and as a part of the organization.

In the following table the funds are grouped according to the kinds of benefits which each pays, and the number of members in the funds comprised in each group is shown in the last column:

NUMBER AND MEMBERSHIP OF LOCAL LABOR UNION FUNDS, BY KINDS OF BENEFITS PAID.

Kind of benefit paid.	Number of funds.	Number of members.
Temporary disability and death of member.....	170	53,933
Temporary disability.....	123	30,681
Temporary disability, death of member, and death of wife.....	27	9,406
Temporary disability, permanent disability, and death of member.....	5	3,681
Temporary disability, death of member, death of wife, and death of other dependent.....	14	4,551
Death of member.....	137	148,567
Death of member, death of wife, and death of other dependent.....	25	<sup>2</sup> 5,164
Death of member and death of wife.....	15	5,886
Unemployment.....	2	1,671
Death of member and unemployment.....	1	240
Temporary disability and permanent disability.....	1	80
Temporary disability, permanent disability, death of member, and death of wife.....	1	48
Temporary disability and unemployment.....	3	227
Temporary disability, permanent disability, death of member, death of wife, and death of other dependent.....	1	475
Permanent disability and death of member.....	1	1,320
Temporary disability, death of member, death of wife, and unemployment.....	1	370
Death of member, death of wife, and unemployment.....	2	890
Permanent disability, death of member, and unemployment.....	1	6,506
Total.....	530	<sup>2</sup> 173,680

<sup>1</sup> Not including 2 funds, membership not reported.

<sup>2</sup> Not including 1 fund, membership not reported.

<sup>3</sup> Not including 3 funds, membership not reported.

It is seen that 170 of the 530 funds investigated pay benefits for temporary disability and death of members, and that the number of members in these funds was 53,933. The group next in importance is the one paying benefits for death of members only; in this group are 137 funds having a membership of 48,567, not including two funds which did not report membership. In 123 funds benefits were paid for temporary disability only and there were 30,681 members in these funds. The total membership of the 527 funds which reported membership was 173,690 at the end of the fiscal years for which data were secured.

The next table shows the number of funds paying each kind of benefit, either alone or in connection with some other benefit or benefits, the number of members in these funds, and the number of persons to whom or on account of whom each kind of benefit was paid during the year.

NUMBER AND MEMBERSHIP OF LOCAL LABOR UNION FUNDS PAYING EACH KIND OF BENEFIT AND NUMBER OF PERSONS TO WHOM OR ON ACCOUNT OF WHOM SUCH BENEFITS WERE PAID.

Kind of benefit paid.	Number of funds.	Number of members.	Number of persons to whom or on account of whom benefits were paid.
Temporary disability.....	346	<sup>1</sup> 102,800	<sup>1</sup> 9,117
Death of member.....	401	<sup>2</sup> 133,821	<sup>2</sup> 1,472
Death of member's wife.....	86	<sup>3</sup> 26,790	<sup>3</sup> 111
Death of other dependents.....	40	<sup>4</sup> 10,190	<sup>4</sup> 179
Unemployment.....	10	<sup>5</sup> 3,398	<sup>5</sup> 424
Permanent disability in lump sum.....	3	1,730	.....
Permanent disability in form of pension.....	7	10,374	<sup>6</sup> 106

<sup>1</sup> Not including one fund having 652 members, number of persons receiving benefits not reported.

<sup>2</sup> Not including 3 funds having 17 deaths, membership not reported, and 3 funds having 7,210 members, number of deaths not reported.

<sup>3</sup> Not including one fund having one death of wife, membership not reported.

<sup>4</sup> Not including one fund having no deaths of other dependents, membership not reported.

<sup>5</sup> Not including one fund having 6,500 members, number receiving benefits not reported.

In this table the numbers in the last two columns include only those funds which reported both the membership and the number of persons receiving benefits, the others being shown in footnotes. Of the 530 funds investigated 346 pay benefits on account of temporary disability of members. Of the 102,800 members in the 345 funds which reported the number of benefits paid 9,117 or nearly 9 per cent received benefits during the last fiscal year. Of the 401 funds paying benefits for death of members 395 had a membership of 133,821 and paid 1,472 death benefits during the year, showing a death rate of about 11 per thousand members. Of the 86 funds paying benefits on account of the death of members' wives, 85 reported 26,790 members and paid benefits to 111 members on this account. Forty funds pay benefits on account of the death of dependents other than wives (children, brothers and sisters, parents, etc.). The 39 funds which reported

membership had 10,190 members and paid benefits for 179 deaths of this class during the year. Ten funds pay benefits to members when out of work. One of these funds did not report number of benefits paid. Out of a membership of 3,398 in 9 funds this class of benefits was paid to 424 members during the year, or to about 12½ per cent of the members. The 3 funds paying a lump sum to members when permanently disabled had a membership of 1,730, but had no member entitled to this benefit during the year. The 7 funds paying this benefit in the form of pensions had 10,374 members and paid pensions to 106, or a little more than 1 per cent of them.

As shown in the table on page 202, the total membership of the 527 funds which reported this item was 173,690, an average of 330 per fund. The smallest membership reported was by a union in Florida, which had only 10 members. The six largest were as follows: One fund in New York had a membership of 6,500, another had 5,000; three in Illinois, 4,477, 2,937, and 2,700, respectively, and one in Massachusetts 3,210.

### ADMINISTRATION.

Under this heading the administration of the benefit funds alone is considered. As the funds generally are component parts of the unions, their administration is generally under the control of the union officials. In many cases certain or all of the regular union officers manage the benefit funds; in others they are managed by officers or committees elected or appointed for that purpose.

The local administration of 192 of these funds is by two or more officers; of 170 by two or more officers and a board or committee; of 86 by a committee; of 38 by one officer; of 37 by one officer and a committee; of 3 by two committees; and of 2 by one officer and two committees. In about 73 per cent of those reporting the officers are elected annually, and in about 24 per cent semiannually. In the others they are elected quarterly, biennially, triennially, etc. Of those reporting a relief committee, it was found that in about three-fourths of them this committee is appointed—usually annually, semiannually, quarterly, or monthly—but in a few funds for each case of disability or death; in the other one-fourth the relief committees are elected, either annually, semiannually, or quarterly. Of the funds reporting other boards and committees, in five-ninths of them they are elected annually or semiannually; and in four-ninths of them they are appointed annually, semiannually, etc. It is noticed that in a number of instances no officers were reported as administering the funds, but that the funds are administered entirely by committees selected by the labor unions for this purpose.

It was not found practicable to secure satisfactory data as to fees, dues, and other income for all of the local funds, and on account of the fragmentary character of these returns no attempt is made to present them.

In 15 of the 530 local union funds investigated members are relieved from payment of contributions when they reach a certain age, this age in nine of them being 60 years; in one, 55; one, 62; one, 65; and three did not report the age.

In 100 of these funds contributions cease when members are disabled, and in 72 of them when members are in receipt of benefits. In 48 funds members are relieved from contributions for various other reasons, the most common of which is when they are out of work. This reason was reported by 38 funds. Among the other reasons are: When insane or blind, when earning less than a stated amount, after membership of a certain period, if superannuated, etc.

In 5 of these funds contributions of members are reduced when they reach a certain age, the ages being 55, 60, 65, and 68 years. In 2 funds they are reduced when members are disabled, in 2 when they are in receipt of benefits, and in 3 when out of work.

### TEMPORARY DISABILITY BENEFITS.

Of the 530 local union funds included in this report, 346 pay benefits on account of temporary disability of members. Four of these pay for disability resulting from sickness only, 38 for accident only, and 304 for disability resulting from either sickness or accident.

In 275 of the 346 funds a single rate is paid during the entire time for which members are entitled to benefits. In 57 the time for which benefits are paid is divided into two periods, a stated rate being paid for each; usually the higher rate during the first period, except in a few instances in which a small amount is paid for the first week. In 10 funds the time is divided into three periods with different rates for each. In 2 funds there are five periods, and in 2 others a lump-sum payment is made for each case of temporary disability.

The following table shows the rates paid for temporary disability, by unions and by periods:

TEMPORARY DISABILITY BENEFITS PAID PER WEEK BY LOCAL LABOR UNION FUNDS, DURING EACH PERIOD.

Union.	Temporary disability benefit paid per week.			Number of funds.	Union.	Temporary disability benefit paid per week.			Number of funds.
	First period.	Second period.	Third period.			First period.	Second period.	Third period.	
Barbers.....	\$2.00	.....	.....	1	Bookbinders .....	\$4.00	.....	.....	1
Do.....	2.50	.....	.....	1	Do.....	5.00	\$2.50	.....	1
Do.....	3.00	.....	.....	2	Box makers.....	1.00	3.00	.....	1
Do.....	5.00	.....	.....	2	Do.....	3.00	2.00	.....	1
Billposters.....	1.00	\$5.00	.....	1	Brewery workmen.....	4.00	.....	.....	1
Do.....	7.00	.....	.....	1	Do.....	5.00	.....	.....	1
Blacksmiths.....	3.50	.....	.....	1	Brick, etc., workers.....	3.00	.....	.....	1
Boiler makers.....	5.00	.....	.....	4	Bricklayers and masons.....	4.00	.....	.....	1
Bookbinders.....	2.00	.....	.....	1	Do.....	4.00	2.00	.....	1
Do.....	3.00	.....	.....	2	Do.....	5.00	.....	.....	8
Do.....	4.00	.....	.....	1	Do.....	5.00	2.50	.....	1
Do.....	\$3.00	.....	.....	1					

<sup>1</sup> First class.

<sup>2</sup> Second class.

TEMPORARY DISABILITY BENEFITS PAID PER WEEK BY LOCAL LABOR UNION FUNDS, DURING EACH PERIOD—Continued.

Union.	Temporary disability benefit paid per week.			Number of funds.	Union.	Temporary disability benefit paid per week.			Number of funds.
	First period.	Second period.	Third period.			First period.	Second period.	Third period.	
Bricklayers and masons.....	\$5.00			4	Garment workers (United).....	\$7.00			2
Do.....	\$7.00			2	Glass bottle blowers.....	12.00			1
Do.....	\$5.00			1	Glass workers, flint.....	4.00	\$2.00		5
Do.....	7.00			1	Do.....	6.00			1
Do.....	7.50			1	Glass workers (International Asso.).....	5.00			2
Bridge, etc., workers.....	5.00			2	Glass workers, window.....	10.00			6
Do.....	7.00			1	Hatters.....	5.00			2
Broom, etc., makers.....	2.50			1	Do.....	7.00			2
Do.....	5.00			1	Hod carriers.....	4.00			1
Brush makers.....	6.00			1	Do.....	5.00			1
Carpenters (Brotherhood).....	1.00	\$5.00		2	Horsehoers.....	4.00			5
Do.....	\$4.00			1	Do.....	5.00			1
Do.....	\$2.00			2	Do.....	\$7.00			3
Do.....	4.00	2.50		1	Do.....	\$5.00			1
Do.....	\$5.00			2	Do.....	6.00			1
Do.....	\$2.50			5	Hotel, etc., employees.....	3.00	5.00		1
Do.....	5.00			1	Do.....	3.50			1
Do.....	5.00	2.00		2	Do.....	4.00			1
Do.....	5.00	3.00		2	Do.....	5.00			13
Do.....	7.00			2	Do.....	\$5.00			2
Carriage, etc., workers.....	3.00			1	Do.....	\$3.50			1
Do.....	5.00			1	Do.....	7.00			2
Car workers.....	5.00			1	Do.....	\$7.00			1
Cigar makers.....	5.00			1	Do.....	\$5.00			1
Clerks.....	5.00			1	Iron, steel, and tin workers.....	6.00			1
Electrical workers.....	1.00	5.00	\$1.00	3	Lace operatives.....	5.00			1
Do.....	5.00			1	Do.....	7.00			1
Do.....	\$5.00			1	Lathers.....	2.00	7.00	\$5.00	1
Do.....	6.00			1	Leather workers (Amalgamated).....	\$15.00			1
Elevator constructors.....	5.00			1	Do.....	\$2.00			1
Engineers, locomotive (*).....	1.00			1	Do.....	3.00			1
Do.....	5.00			1	Letter carriers.....	\$1.00			1
Do.....	7.00	3.75		1	Do.....	5.00			1
Do.....	10.00			2	Do.....	5.00	10.50		1
Do.....	10.00	15.00	10.00	1	Do.....	8.00	1.00	\$8.00	1
Do.....	10.00	\$40.00	\$20.00	1	Do.....	8.00	5.00		1
Do.....	10.50	2.00		1	Do.....	10.00			1
Engineers, marine.....	.25			1	Do.....	10.00	5.00	2.50	1
Do.....	3.00			1	Lithographers.....	5.00			2
Do.....	5.00	2.50		1	Do.....	10.00			1
Engineers, stationary.....	1.00	5.00		1	Longshoremen.....	3.00			2
Do.....	3.00	1.50		1	Do.....	5.00			1
Do.....	5.00			3	Do.....	5.00	2.50		2
Do.....	5.00	1.00		1	Do.....	7.00			1
Do.....	5.00	3.00		1	Do.....	7.00	\$10.00		1
Engineers, steam.....	5.00			1	Machinists.....	4.00			2
Do.....	7.00			1	Do.....	\$4.00			1
Federal Labor Union.....	1.50	.75		1	Do.....	\$2.00			1
Do.....	2.50			1	Do.....	4.00	2.00		1
Do.....	3.00			1	Do.....	5.00			3
Do.....	4.00			1	Do.....	\$5.00			1
Do.....	5.00			2	Do.....	\$2.50			1
Do.....	5.25			1	Do.....	\$5.00	12.50		1
Firemen, locomotive..... (*)	5.00			2	Do.....	\$2.50	\$1.25		1
Do.....	6.00			1	Do.....	5.00	3.00	1.00	1
Do.....	6.00			1	Meat cutters.....	4.00			1
Flour and cereal mill employees.....	5.00			2	Metal polishers.....	5.00			1
Foundry employees.....	5.00			2	Metal workers.....	4.00			1
Freight handlers.....	2.00			1	Do.....	5.00			3
Garment workers (Ladies).....	3.00			2	Miners (Western Federation).....	5.00			2
Garment workers (United).....	1.00	5.00		1	Do.....	7.00			3
Do.....	4.00			1	Do.....	8.00			1
Do.....	5.00			3	Do.....	8.00	4.00		2
					Do.....	10.00			3
					Do.....	\$10.00			1
					Do.....	\$5.00			1

\* First class.

\* Second class.

\* \$0.50 per member, not to exceed \$15 per week.

\* Per day.

\* Per month.

\* There is also a fourth period for which the rate is \$1 per week, and a fifth period, rate \$3 per week.

## TEMPORARY DISABILITY BENEFITS PAID PER WEEK BY LOCAL LABOR UNION FUNDS, DURING EACH PERIOD—Concluded.

Union.	Temporary disability benefit paid per week.			Number of funds.	Union.	Temporary disability benefit paid per week.			Number of funds.
	First period.	Second period.	Third period.			First period.	Second period.	Third period.	
Mine workers .....	( <sup>1</sup> )			1	Railway carmen .....	\$5.00			2
Do .....	<sup>2</sup> \$1.00	<sup>3</sup> \$5.00		1	Railway clerks .....	1.00	\$5.00		1
Do .....	<sup>4</sup> 1.50	<sup>5</sup> 2.50		1	Do .....	5.00			1
Do .....	1.00	5.00		1	Do .....	10.00			1
Do .....	1.00	5.00	\$2.00	1	Do .....	( <sup>6</sup> )			1
Do .....	<sup>7</sup> 2.00	<sup>8</sup> 5.00		1	Railway conductors .....	3.00			1
Do .....	<sup>9</sup> 1.00	<sup>10</sup> 2.50		1	Do .....	4.00	3.00	\$2.00	1
Do .....	2.00	5.00		2	Do .....	5.00			1
Do .....	3.00	5.00		1	Do .....	5.00	2.50		1
Do .....	4.00			1	Do .....	7.00			1
Do .....	4.00	1.00		1	Railway employees (street and electric) .....	5.00			3
Do .....	4.00	2.00		1	Roofers, composition .....	8.00			1
Do .....	5.00			6	Shipwrights, etc .....	1.00	5.00	<sup>11</sup> 4.00	1
Do .....	<sup>12</sup> 5.00			1	Do .....	4.00			1
Musicians .....	3.00			2	Slate and tile roofers .....	5.00			1
Do .....	5.00			1	Spinners .....	4.00	3.00		1
Do .....	5.00	2.50		1	Do .....	<sup>13</sup> 5.00	<sup>14</sup> 3.00		1
Painters .....	5.00			9	Do .....	<sup>15</sup> 2.50	<sup>16</sup> 1.50		1
Do .....	6.00			2	Stage employees .....	3.00	2.00		1
Pattern makers .....	2.50			1	Steam fitters .....	3.00			1
Do .....	3.00			1	Do .....	5.00			2
Photo-engravers .....	5.00			1	Stereotypers, etc .....	<sup>17</sup> 1.00			1
Do .....	6.00			1	Stove mounters, etc .....	5.00			1
Plasterers .....	5.00			2	Switchmen .....	3.00	5.00		1
Do .....	6.00	4.00		1	Do .....	5.00			3
Do .....	7.00	3.00		1	Do .....	7.00			2
Printing pressmen .....	1.00	7.00		1	Tailors .....	4.00			1
Do .....	5.00			1	Do .....	5.00			1
Do .....	6.00			1	Teamsters .....	5.00			1
Do .....	7.00			1	Do .....	7.00			2
Railroad telegraphers .....	4.00			1	Typographical Union .....	1.00	5.00	3.00	1
Do .....	5.00			1	Do .....	2.00			1
Do .....	5.00	2.00		1	Do .....	5.00			2
Railroad trainmen .....	2.00	7.00	5.00	1	Do .....	<sup>18</sup> 5.00			1
Do .....	5.00			6	Do .....	<sup>19</sup> 3.00			1
Do .....	5.00	3.00		1	Do .....	5.00	2.50		1
Do .....	6.00			1	Do .....	7.00			1
Do .....	7.00			1	Do .....	( <sup>20</sup> )			1
Railway carmen .....	<sup>21</sup> 1.00	<sup>22</sup> 4.50		1	Wire weavers .....	6.00	3.00		1
Do .....	3.00			2					
Do .....	3.00	1.00		1	Total .....				346
Do .....	3.50			1					
Do .....	4.00			1					

<sup>1</sup> One payment of 25 cents per member.<sup>2</sup> First class.<sup>3</sup> Second class.<sup>4</sup> Per day.<sup>5</sup> No fixed amount.<sup>6</sup> There is also a fourth period for which the rate is \$3 per week, and a fifth period, rate \$2 per week.<sup>7</sup> Lump sum of \$25.

It is seen that each of the six funds of barbers has but a single rate of benefit for the entire time for which members are entitled to receive benefits—that is, they have but one period. The rates paid are from \$2 to \$5 per week. Some funds have more than one class of members, each receiving a different rate of benefit. The first instance of this kind is found in a fund of bookbinders, one class receiving \$4 per week and the other \$3 per week. Sex, conjugal condition, length of membership, whether the member is a journeyman or an apprentice, etc., determine the class to which members belong. The length of the different periods, with the rate paid for each, is shown in detail in Table II on page 234 et seq.



Of the 275 funds which have but one period of payment 143 pay \$5 per week. In 14 of these, however, there is another class of members to which a different rate is paid. In the funds which have but one period the weekly rate ranges from 25 cents to \$12. It was stated that the extremely low rate of 25 cents per week is paid more as a gratuity than as a material benefit. It will be observed that in a few funds having two or more periods the benefits paid in the first period are merely nominal, the principal benefit not beginning until the second period. These nominal rates are generally paid for one week only.

The next table is a summary of the periods during which benefits are paid.

Thirty funds reported the time for which benefits are paid but did not state the further limitation as to whether the payment is for a definite time for one disability, or for a definite time in one year or other general limit. The funds for which this circumscribing limit is not reported are omitted from the table.

PERIODS FOR WHICH TEMPORARY DISABILITY BENEFIT PAYMENTS ARE MADE BY  
LOCAL LABOR UNION FUNDS.

First period.	Second period.	Third period.	Total period.	Number of funds.
50 days in 1 year.....			50 days in 1 year.....	1
78 days in 1 year.....			78 days in 1 year.....	1
90 days in 1 year.....			90 days in 1 year.....	1
4 weeks in 6 months.....			4 weeks in 6 months.....	1
4 weeks, 1 disability.....			4 weeks, 1 disability.....	2
5 weeks in 1 year.....			5 weeks in 1 year.....	3
5 weeks in 6 months.....			5 weeks in 6 months.....	1
6 weeks in 1 year.....			6 weeks in 1 year.....	7
6 weeks in 6 months.....			6 weeks in 6 months.....	3
6 weeks in 4 months.....			6 weeks in 4 months.....	1
6 weeks in each quarter.....			6 weeks in each quarter.....	1
6 weeks, 1 disability.....			6 weeks, 1 disability.....	2
7 weeks in 1 year.....			7 weeks in 1 year.....	6
8 weeks in 1 year.....			8 weeks in 1 year.....	14
8 weeks, 1 disability.....			8 weeks, 1 disability.....	2
9 weeks in 1 year.....			9 weeks in 1 year.....	2
9 weeks, 1 disability.....			9 weeks, 1 disability.....	1
10 weeks in 1 year.....			10 weeks in 1 year.....	53
10 weeks in 6 months.....			10 weeks in 6 months.....	1
10 weeks, 1 disability.....			10 weeks, 1 disability.....	4
11 weeks in 1 year.....			11 weeks in 1 year.....	1
12 weeks in 1 year.....			12 weeks in 1 year.....	18
12 weeks in 6 months.....			12 weeks in 6 months.....	1
12 weeks, 1 disability.....			12 weeks, 1 disability.....	4
13 weeks in 1 year.....			13 weeks in 1 year.....	57
13 weeks in 6 months.....			13 weeks in 6 months.....	1
13 weeks, 1 disability.....			13 weeks, 1 disability.....	6
14 weeks in 1 year.....			14 weeks in 1 year.....	3
15 weeks in 1 year.....			15 weeks in 1 year.....	3
15 weeks, 1 disability.....			15 weeks, 1 disability.....	3
16 weeks in 1 year.....			16 weeks in 1 year.....	5
17 weeks in 1 year.....			17 weeks in 1 year.....	1
18 weeks in 1 year.....			18 weeks in 1 year.....	1
20 weeks in 1 year.....			20 weeks in 1 year.....	2
20 weeks, 1 disability.....			20 weeks, 1 disability.....	1
(1)			(1)	1
(2)			(2)	2
(3)			(3)	1

<sup>1</sup> Not more than 10 weeks in 1 year; 15 weeks in any 2 years; 18 weeks in any 3 years; or 20 weeks in any 4 years.

<sup>2</sup> Entering at age 18 and under 35, 10 weeks in 1 year, 15 in 2 years, and 18 in 3 years; 35 and under 45, 5 weeks in 1 year, and 8 weeks in 2 years; 45 and over, 3 weeks in 1 year, and 2 weeks in any 1 year thereafter.

<sup>3</sup> Entering at age 18 and under 35, 10 weeks in 1 year; 35 and under 45, 8 weeks in year; 45 and over, 3 weeks in 1 year.

PERIODS FOR WHICH TEMPORARY DISABILITY BENEFIT PAYMENTS ARE MADE BY  
LOCAL LABOR UNION FUNDS—Concluded.

First period.	Second period.	Third period.	Total period.	Number of funds.
3 months, 1 disability <sup>(1)</sup> .....	.....	.....	3 months, 1 disability <sup>(1)</sup> .....	1
6 months in 1 year.....	.....	.....	6 months in 1 year.....	11
6 months, 1 disability.....	.....	.....	6 months, 1 disability.....	2
Lump sum.....	.....	.....	Lump sum.....	2
As union may direct.....	.....	.....	As union may direct.....	1
Unlimited.....	.....	.....	Unlimited.....	12
70 days, 1 disability <sup>(2)</sup> .....	.....	.....	..... <sup>(3)</sup> .....	6
1 week in 1 year.....	5 weeks in 1 year.....	.....	6 weeks in 1 year.....	1
1 week in 1 year.....	7 weeks in 1 year.....	.....	7 weeks in 1 year.....	1
1 week in 1 year.....	8 weeks in 1 year.....	.....	9 weeks in 1 year.....	1
1 week in 1 year.....	10 weeks in 1 year.....	.....	11 weeks in 1 year.....	1
1 week in 1 year.....	11 weeks in 1 year.....	.....	12 weeks in 1 year.....	1
1 week in 1 year.....	12 weeks in 1 year.....	.....	13 weeks in 1 year.....	4
1 week, 1 disability.....	13 weeks, 1 disability.....	.....	14 weeks, 1 disability.....	1
1 week in 1 year.....	24 weeks in 1 year.....	.....	25 weeks in 1 year.....	1
1 week in 1 year.....	25 weeks in 1 year.....	.....	26 weeks in 1 year.....	1
1 week, 1 disability.....	25 weeks, 1 disability.....	.....	26 weeks, 1 disability.....	1
6 weeks in 1 year.....	6 weeks in 1 year.....	.....	12 weeks in 1 year.....	1
8 weeks in 1 year.....	8 weeks in 1 year.....	.....	16 weeks in 1 year.....	2
10 weeks in 1 year.....	6 weeks in 1 year.....	.....	15 weeks in 1 year.....	3
10 weeks in 1 year.....	6 weeks in 1 year.....	.....	16 weeks in 1 year.....	1
10 weeks in 1 year.....	10 weeks in 1 year.....	.....	20 weeks in 1 year.....	1
12 weeks in 1 year.....	42 weeks in 1 year.....	.....	52 weeks in 1 year.....	1
13 weeks in 1 year.....	12 weeks in 1 year.....	.....	24 weeks in 1 year.....	8
13 weeks, 1 disability.....	13 weeks in 1 year.....	.....	26 weeks in 1 year.....	11
13 weeks, 1 disability.....	13 weeks, 1 disability.....	.....	26 weeks, 1 disability.....	1
13 weeks in 1 year.....	39 weeks, 1 disability.....	.....	52 weeks, 1 disability.....	1
13 weeks, 1 disability.....	Unlimited.....	.....	Unlimited.....	1
14 weeks, 1 disability.....	Unlimited.....	.....	Unlimited.....	1
17½ weeks in 1 year.....	Unlimited.....	.....	Unlimited.....	1
20 weeks in 1 year.....	20 weeks in 1 year.....	.....	40 weeks in 1 year.....	1
48 weeks in 1 year.....	..... <sup>(4)</sup> .....	.....	..... <sup>(5)</sup> .....	1
2 months in 1 year.....	2 months in 1 year.....	.....	4 months in 1 year.....	1
3 months, 1 disability.....	3 months, 1 disability.....	.....	6 months, 1 disability.....	1
6 months, 1 disability.....	6 months, 1 disability.....	.....	1 year, 1 disability.....	1
6 months, 1 disability.....	Unlimited.....	.....	Unlimited.....	1
1 year, 1 disability.....	Unlimited.....	.....	Unlimited.....	1
1 week in 1 year.....	1 week in 1 year.....	6 weeks in 1 year.....	8 weeks in 1 year.....	1
1 week in 1 year.....	6 weeks in 1 year.....	16 weeks in 1 year.....	23 weeks in 1 year.....	1
1 week in 1 year.....	7 weeks in 1 year.....	8 weeks in 1 year.....	16 weeks in 1 year.....	1
1 week in 1 year.....	13 weeks in 1 year.....	Unlimited.....	Unlimited.....	1
1 week, 1 disability.....	16 weeks, 1 disability.....	Unlimited.....	Unlimited.....	1
1 week, 1 disability.....	1 year, 1 disability.....	1 year, 1 disability.....	2 years and 1 week, 1 disability.....	1
6 weeks in 1 year.....	6 weeks in 1 year.....	12 weeks in 1 year.....	24 weeks in 1 year.....	1
13 weeks, 1 disability.....	39 weeks, 1 disability.....	Unlimited.....	Unlimited.....	1
6 months, 1 disability.....	13 weeks, 1 disability.....	Unlimited.....	Unlimited.....	1
1 week, 1 disability.....	22 weeks, 1 disability.....	1 week, 1 disability.....	Unlimited.....	1
Total funds.....	.....	.....	.....	*316

<sup>1</sup> Ten weeks in 6 months not to exceed a total of 30 weeks, except by two-thirds vote of association.

<sup>2</sup> To end of working season.

<sup>3</sup> Unlimited for sickness; 1 year for accident.

<sup>4</sup> Unlimited for sickness; 1 year and 70 days for accident.

<sup>5</sup> No further benefits for 6 months.

<sup>6</sup> Determined by relief committee.

<sup>7</sup> This fund has a fourth period of 1 week for 1 disability, and a fifth period unlimited.

\* This table does not include 30 funds paying temporary disability benefits which did not report the limit in which the period applies.

In the above table the maximum periods for which members are entitled to receive temporary disability benefits are arranged in order according to whether the period is expressed in days, weeks, or months. First are shown those funds having but one period; that is, those which pay the same rate during the entire time for which members are entitled to receive benefits; next, those having two periods or paying a different rate after a stated time. This is followed by

those having three periods, etc. A total of the several periods is shown in the fourth column of the table and the number of funds having the same duration of period or periods in the last column. The majority of the funds limit the periods to a stated number of weeks in each year, or in each six months, etc., while others limit them to each disability. The shortest total period, four weeks, is found in the funds which have but one period—one fund paying benefits for a period limited to four weeks in each six months and two for a period limited to four weeks for each disability. In 23 funds the period for which payments are continued is unlimited.

Out of a total of 346 funds paying temporary disability benefits 61 limit the payments to 13 weeks in each year; 53 limit them to a period not exceeding 10 weeks in each year. In some instances the duration of the period is determined by the age of the beneficiary when he joined the organization; in others the payments are continued to the end of the working season without regard to the time of the beginning of the disability.

The following table shows the number of days at the beginning of the disability for which benefits are not paid, and the days of disability necessary to entitle members to draw benefits:

DAYS AT BEGINNING OF DISABILITY FOR WHICH TEMPORARY DISABILITY BENEFITS ARE NOT PAID BY LOCAL LABOR UNION FUNDS.

Days at beginning for which benefits are not paid.	Number of funds.
Twenty-one.....	3
Fourteen.....	6
Fourteen; but female members are not entitled to benefits for 3 weeks before and 5 weeks after confinement.....	1
Fourteen for sickness; none for accident, but not paid for less than 14 days.....	1
Seven.....	133
Seven; but female members are not entitled to benefits for 3 weeks before and 5 weeks after confinement.....	1
Seven; not paid for less than 14 days.....	13
Seven; not paid for fraction of a week.....	16
Seven; none for disability of 5 weeks and over.....	1
Seven; none for disability of 3 weeks and over.....	1
Seven; none for disability of 2 weeks and over.....	5
Seven for sickness; none for accident.....	2
Five.....	1
Four.....	2
Three.....	1
Three for sickness; none for accident.....	1
None.....	59
None; not paid for less than 14 days.....	26
None; not paid for less than 14 days nor for fraction of a week.....	3
None; not paid for less than 7 days.....	60
None; not paid for less than 7 days nor for fraction of a week.....	6
None; not paid for fraction of a week.....	3
None; not paid for less than 4 days.....	1
Total.....	346

Of the 346 funds which pay benefits on account of temporary disability, 133 do not pay for the first seven days; 59 pay from the beginning; 60 pay from the beginning, provided the member is disabled seven days or more, etc. The longest time at the beginning of the disability for which benefits are not paid is 21 days. Only three funds, however, pay no benefits for this time.

The table following shows the length of membership required before members become entitled to benefits in case of temporary disability:

LENGTH OF MEMBERSHIP REQUIRED IN LOCAL LABOR UNION FUNDS TO ESTABLISH TITLE TO TEMPORARY DISABILITY BENEFIT.

Length of membership required to establish title to benefits.	Number of funds.
At once.....	71
1 week.....	3
2 weeks.....	3
1 month (or 30 days).....	12
6 weeks for sickness; 2 weeks for accident.....	1
2 months (or 60 days).....	12
3 months (or 90 days).....	60
4 months.....	1
6 months.....	157
6 months for sickness; at once for accident.....	1
9 months.....	1
1 year.....	24
Total.....	346

In 157 of the 346 funds which pay this kind of benefit members do not become beneficiary until six months from date of admission; in 71 they are entitled to benefits at once after being admitted; in 60 a membership of three months is required. The longest time, one year, is required by 24 funds. It is noticed that in two of these funds, requiring a membership of six weeks and six months, respectively, an exception is made if the disability is caused by accident.

In order to prevent shamming or fraud some sort of supervision is exercised over members who claim benefits on account of temporary disability. Of the 346 funds investigated 279 require that members claiming benefits be visited by sick committees; 257 require physicians' certificates; in 27 physicians' certificates may be required if deemed necessary; 8 require visits by some officer of the society. It was noticed that many of these funds have more than one form of supervision. For example, more than 200 of the 257 funds which require physicians' certificates also require visits by sick committees.

Many of these organizations place certain restrictions on the actions of members during the time they are drawing benefits in case of temporary disability. In 27 funds they are forbidden to use intoxicating liquors to excess, in 1 to frequent drinking places after 9 o'clock at night, and in 12 to frequent such places at all. In 15 they are forbidden to leave home at night, and in 18 to leave home at any time. In 16 they must not engage in gainful occupation, and in 8 must not do any work. Other things forbidden are: Immorality; gambling; improper conduct; dissipation; anything likely to retard recovery; frequenting public entertainments, resorts, etc.; leaving home or city without permission or without notifying the society; engaging in violent exercise; and being connected with a saloon or boarding

house. Beneficiaries violating these rules usually suffer a discontinuance of their benefits.

Many of the constitutions provide that under certain circumstances members forfeit their rights to future benefits. In a large number of funds no benefits are paid if the disability was the result of immorality, intemperance, disorderly or improper conduct or viciousness. Among the other things for which benefits are refused are: Chronic diseases, disability incurred prior to becoming a member, carelessness, exposure to risks, fighting, except in self-defense, indiscretion, and neglect.

The funds which pay benefits on account of temporary disability have various rules relative to the standing of members who have exhausted the period for which benefits are payable. In 214 of the 346 funds which pay this kind of benefit, members who draw benefits for the entire period are entitled to no more benefits during the same year; but in 23 of these there is a provision for extending the time by vote of the members. In 23 funds there is no limit to the time for which benefits are to be paid. Six funds continue payments until the end of the working season, without regard to the time of the beginning of the disability. Sixteen funds pay no more benefits for a stated time after the benefit period is exhausted, the time varying from four weeks to one year. In others this time is reckoned from the date of the beginning of the disability. In 14 funds after benefits have been paid for the maximum period, no more are paid for the same disability. In 2 funds it is required that the member shall resume work 15 days in one instance and 8 weeks in the other before he may draw further benefits. In all funds the membership continues after exhausting the benefit period, except in case of accident in one fund. In this instance, after receiving benefits for the maximum period, 1 year and 70 days, the beneficiary is dropped from the roll of members. In many instances the conditions governing the future benefits of members who have exhausted the maximum period allowed are not clearly defined.

As shown in the table on page 203, the 346 funds paying benefits on account of temporary disability of members had a total membership of 103,452 at the end of the fiscal year. Three hundred and forty-five of these funds reported a total of 9,117 persons receiving this kind of benefits during the year. One fund, having a membership of 652, did not report the number of persons receiving benefits. This shows that a little less than 9 per cent of the members received temporary disability benefits some time during the year. A total of 10,208 cases of benefits paid was reported. This does not include two funds which did not report this item. These figures show that a considerable number of members received benefits more than once during the year.

The total number of days for which temporary disability benefits were paid during the year was 250,515, not including 9 funds having a membership of 3,347 which did not report the number of days for which benefits were paid. This is an average of about two and one-half days per member of the funds reporting.

The total amount paid out for temporary disability benefits during the year was \$198,189.50. This does not include the amount paid out by 13 funds, having a membership of 4,491, which did not report this item, nor donations to members not entitled to benefits, amounting to \$946.80. This shows that the average expenditure for temporary disability benefits per member of the funds in the 333 funds which reported the amount paid for this purpose was about \$2.00. In obtaining this average the membership at the end of the year was used as the divisor. Excluding the 13 funds which did not report the amount paid out as temporary disability benefits, the average amount per person receiving this kind of benefit during the year is found to be \$23.51.

For the 329 funds which reported both the number of days for which payments were made and the total amount paid during the year, the average amount paid per day of disability was 80 cents.

### DEATH BENEFITS.

In the following table the benefits paid on account of the death of members are shown by trades or unions, the number of funds paying each amount being shown in the last column:

DEATH BENEFITS PAID ON ACCOUNT OF DEATH OF MEMBERS, BY LOCAL LABOR UNION FUNDS.

Union.	Benefit.	Number of funds.
Barbers.....	\$25.00 <sup>1</sup> .....	1
Billposters.....	\$100.00.....	2
Boiler makers.....	\$100.00.....	1
Do.....	\$75.00.....	2
Do.....	\$40.00.....	1
Bookbinders.....	\$100.00.....	1
Do.....	\$75.00.....	1
Do.....	\$50.00.....	3
Do.....	\$25.00.....	2
Box makers.....	\$100.00.....	2
Do.....	\$100.00, first class.....	1
	\$75.00, second class.....	
	\$50.00, third class.....	
Brewery workmen.....	\$100.00.....	1
Do.....	\$75.00.....	2
Do.....	\$1.00 per member.....	1
Do.....	50 cents per member.....	2
Brick, etc., workers.....	\$50.00.....	1
Bricklayers and masons.....	\$200.00.....	1
Do.....	\$200.00 <sup>1</sup> .....	1
Do.....	\$150.00.....	2
Do.....	\$125.00.....	1
Do.....	\$125.00 <sup>2</sup> .....	1
Do.....	\$100.00.....	12

<sup>1</sup> Only to members who are not entitled to death benefits of \$200 and over from international fund.

<sup>2</sup> If dues are paid to date; \$150 if not more than 30 days in arrears; \$100 if more than 30 and less than 60 days in arrears; none if more than 60 days in arrears.

<sup>3</sup> During first year of membership; thereafter increased by \$5 for each year of continuous membership; total benefit not to exceed \$300.

## DEATH BENEFITS PAID ON ACCOUNT OF DEATH OF MEMBERS, BY LOCAL LABOR UNION FUNDS—Continued.

Union.	Benefit.	Number of funds.
Bricklayers and masons.....	\$100.00 <sup>1</sup> .....	1
Do.....	\$80.00.....	1
Do.....	\$50.00.....	1
Do.....	\$150.00, first class.....	1
Do.....	\$100.00, second class.....	
Do.....	\$75.00, third class.....	
Do.....	\$1.00 per member.....	2
Do.....	\$1.00 per member <sup>2</sup> .....	1
Brooms, etc., makers.....	\$75.00.....	1
Do.....	\$1.00 per member.....	1
Brush makers.....	\$75.00.....	1
Carpenters (Brotherhood).....	\$100.00 <sup>3</sup> .....	1
Carriage, etc., workers.....	\$100.00.....	2
Do.....	\$50.00.....	1
Car workers.....	\$50.00.....	1
Coopers.....	\$75.00.....	1
Do.....	\$50.00.....	3
Electrical workers.....	\$1.00 per member.....	1
Elevator constructors.....	\$80.00 <sup>4</sup> .....	1
Engineers, locomotive.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$1.00 per member <sup>5</sup> .....	1
Engineers, marine.....	\$125.00.....	2
Do.....	\$100.00.....	3
Do.....	\$100.00 <sup>6</sup> .....	1
Do.....	\$75.00.....	2
Do.....	\$2.00 per member <sup>7</sup> .....	1
Do.....	\$1.00 per member.....	1
Engineers, stationary.....	\$100.00.....	4
Do.....	\$75.00.....	2
Do.....	\$50.00.....	1
Engineers, steam.....	\$100.00.....	1
Do.....	\$50.00.....	2
Do.....	\$1.00 per member.....	1
Federal Labor Union.....	\$125.00.....	1
Do.....	\$100.00.....	2
Do.....	\$80.00 <sup>8</sup> .....	2
Do.....	\$75.00.....	1
Do.....	\$45.00.....	1
Do.....	\$25.00.....	1
Do.....	\$1.00 per member.....	2
Do.....	25 cents per member.....	2
Firemen, locomotive.....	\$50.00 <sup>9</sup> .....	1
Firemen, stationary.....	\$100.00.....	1
Flour and cereal mill employees.....	\$50.00.....	2
Foundry employees.....	\$50.00.....	1
Freight handlers.....	\$120.00.....	1
Do.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$30.00.....	1
Do.....	\$1.00 per member.....	1
Garment workers (United).....	\$100.00.....	3
Do.....	\$200.00, first class.....	2
Do.....	\$150.00, second class.....	
Do.....	\$100.00, third class.....	
Do.....	\$75.00, fourth class.....	1
Do.....	\$50.00, fifth class.....	
Do.....	\$37.50, sixth class.....	
Do.....	\$25.00, seventh class.....	1
Do.....	\$200.00, first class.....	
Do.....	\$100.00, second class.....	1
Glass workers, flint.....	\$75.00.....	
Do.....	\$5.00 per member.....	1
Do.....	\$2.00 per member.....	2
Do.....	\$1.00 per member.....	2
Hatters.....	\$300.00.....	1
Do.....	\$200.00.....	1
Do.....	\$150.00.....	1
Do.....	\$100.00.....	3
Do.....	\$300.00, first class.....	1
Do.....	\$200.00, second class.....	
Do.....	\$100.00, third class.....	
Hod carriers.....	\$80.00.....	1

<sup>1</sup> \$50 if 2 months in arrears; \$25 if 3 months in arrears; \$10 if 4 months in arrears.<sup>2</sup> Not to exceed \$100.<sup>3</sup> \$1.00 per member if membership is less than 100.<sup>4</sup> And \$1.00 per member.<sup>5</sup> To members of 1 year's standing; to members for a shorter period, a sum determined by vote of union.<sup>6</sup> Not to exceed \$500.<sup>7</sup> Including \$5 carriage hire for pallbearers.<sup>8</sup> Only to unmarried members who have no dependents.

## DEATH BENEFITS PAID ON ACCOUNT OF DEATH OF MEMBERS, BY LOCAL LABOR UNION FUNDS—Continued.

Union.	Benefit.	Number of funds.
Hod carriers.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Do.....	50 cents per member.....	1
Horseshoers.....	\$200.00.....	1
Do.....	\$100.00.....	6
Do.....	\$75.00.....	1
Do.....	\$50.00.....	3
Do.....	\$20.00.....	1
Do.....	\$1.00 per member.....	1
Hotel, etc., employees.....	\$200.00.....	1
Do.....	\$75.00.....	1
Do.....	\$50.00.....	11
Do.....	\$50.00 <sup>1</sup> .....	1
Do.....	\$25.00.....	8
Do.....	\$1.00 per member.....	1
Iron, steel, and tin workers.....	\$1.00 per member.....	1
Lace operatives.....	\$100.00.....	1
Do.....	\$125.00, first class.....	1
	\$100.00, second class.....	
	\$75.00, third class.....	
	\$50.00, fourth class.....	
Laundry workers.....	\$25.00 <sup>2</sup> .....	1
Leather workers (Amalgamated).....	\$50.00, first class.....	1
	\$20.00, second class.....	
Letter carriers.....	\$200.00 <sup>3</sup> .....	1
Do.....	\$100.00.....	2
Do.....	\$40.00.....	1
Do.....	\$1.00 per member.....	2
Longshoremen.....	\$375.00 <sup>4</sup> .....	1
Do.....	\$150.00 <sup>5</sup> .....	1
Do.....	\$150.00.....	1
Do.....	\$100.00.....	3
Do.....	\$85.00.....	1
Do.....	\$75.00.....	2
Do.....	\$67.00.....	1
Do.....	\$50.00.....	1
Machinists.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$50.00, first class.....	1
	\$25.00, second class.....	
	\$12.50, third class.....	
Metal polishers.....	\$100.00.....	1
Do.....	\$100.00, first class.....	1
	\$50.00, second class.....	
	\$25.00, third class.....	
	\$50.00, first class.....	
Do.....	\$25.00, second class.....	1
Metal workers.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Do.....	50 cents per member.....	1
Miners (Western Federation).....	\$100.00.....	1
Do.....	\$80.00.....	8
Do.....	\$80.00.....	2
Do.....	\$75.00.....	7
Do.....	\$50.00.....	1
Do.....	\$250.00.....	1
Mine workers.....	\$112.50.....	1
Do.....	\$100.00.....	10
Do.....	\$80.00.....	1
Do.....	\$75.00.....	13
Do.....	\$50.00.....	24
Do.....	\$50.00 <sup>6</sup> .....	1
Do.....	\$40.00.....	1
Do.....	\$25.00.....	1
Do.....	\$100.00, first class.....	1
	\$50.00, second class.....	
Do.....	\$1.50 per member.....	3
Do.....	50 cents per member.....	4
Do.....	(First class) <sup>7</sup> .....	1
	(Second class) <sup>7</sup> .....	
Molders.....	\$100.00.....	1
Do.....	\$50.00.....	2

<sup>1</sup> And remainder of assessment not to exceed \$20 to the mother, wife, or children.<sup>2</sup> When benefit fund amounts to \$50 or more; otherwise one-half the sum in the fund.<sup>3</sup> Also \$15 additional for flowers or pallbearers.<sup>4</sup> Including \$100 burial expenses.<sup>5</sup> Funeral expense in addition—maximum \$76.50.<sup>6</sup> And 25 cents per member.<sup>7</sup> Assessment plan; amount not reported.



## DEATH BENEFITS PAID ON ACCOUNT OF DEATH OF MEMBERS, BY LOCAL LABOR UNION FUNDS—Continued.

Union.	Benefit.	Number of funds.
Musicians.....	\$250.00.....	1
Do.....	\$200.00.....	1
Do.....	\$135.00.....	1
Do.....	\$100.00.....	6
Do.....	\$75.00.....	3
Do.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Painters.....	50 cents per member.....	1
Pavers and ramblers.....	\$75.00.....	1
Do.....	\$50.00.....	1
Photo-engravers.....	\$25.00.....	1
Do.....	\$50.00, first class.....	1
Do.....	\$25.00, second class.....	
Plasterers.....	\$100.00.....	2
Do.....	\$50.00.....	1
Do.....	\$300.00, first class.....	1
Do.....	\$200.00, second class.....	
Do.....	\$100.00, third class.....	
Do.....	\$200.00, first class.....	
Do.....	\$100.00, second class.....	1
Plate printers.....	\$100.00.....	1
Do.....	\$75.00.....	1
Plumbers.....	\$1.00 per member.....	1
Printing pressmen.....	\$250.00.....	1
Do.....	\$125.00.....	2
Do.....	\$75.00.....	1
Do.....	\$25.00.....	1
Do.....	50 cents per member.....	1
Railroad telegraphers.....	\$100.00.....	1
Do.....	\$50.00.....	2
Railroad trainmen.....	\$150.00.....	1
Do.....	\$100.00.....	1
Do.....	\$50.00.....	1
Railway carmen.....	\$100.00.....	3
Do.....	\$75.00.....	1
Do.....	\$50.00.....	1
Do.....	\$25.00.....	2
Railway clerks.....	\$65.00.....	1
Do.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Railway conductors.....	\$75.00.....	1
Do.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Railway employees (street and electric).....	\$150.00.....	1
Do.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$1.00 per member.....	1
Roofers, composition.....	\$100.00.....	1
Do.....	\$50.00.....	1
Shipwrights, etc.....	\$100.00.....	1
Do.....	\$75.00.....	1
Do.....	\$1.00 per member.....	1
Slate workers.....	\$100.00.....	2
Spinners.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$50.00, first class.....	1
Do.....	\$25.00, second class.....	
Stage employees.....	\$100.00.....	2
Do.....	\$25.00.....	1
Steam fitters.....	\$200.00.....	2
Do.....	\$100.00.....	3
Do.....	\$1.00 per member.....	1
Stereotypers, etc.....	\$150.00.....	1
Do.....	\$125.00.....	1
Do.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$40.00.....	1
Do.....	\$2.00 per member.....	1
Do.....	\$1.00 per member.....	1
Stove mounters, etc.....	\$50.00.....	1
Switchmen.....	\$100.00.....	1
Do.....	\$50.00.....	2
Tailors.....	\$75.00, first class.....	1
Do.....	\$35.00, second class.....	
Teamsters.....	\$1.00 per member.....	1
Do.....	\$100.00.....	6
Do.....	\$75.00.....	1
Do.....	\$50.00.....	1
Textile workers.....	\$100.00.....	1
Do.....	\$50.00.....	1
Do.....	\$40.00.....	1

## DEATH BENEFITS PAID ON ACCOUNT OF DEATH OF MEMBERS, BY LOCAL LABOR UNION FUNDS—Concluded.

Union.	Benefit.	Number of funds.
Textile workers.....	\$60.00, first class.....	1
Do.....	\$40.00, second class.....	
Do.....	\$50.00, first class.....	1
Do.....	\$25.00, second class.....	
Tile layers.....	\$1.00 per member.....	1
Typographical Union.....	\$300.00.....	1
Do.....	\$125.00.....	1
Do.....	\$100.00.....	4
Do.....	\$80.00.....	1
Do.....	\$75.00.....	2
Do.....	\$70.00.....	1
Do.....	\$50.00.....	3
Do.....	\$300.00, first class.....	1
Do.....	\$250.00, second class.....	
Do.....	\$200.00, third class.....	1
Do.....	\$150.00, fourth class.....	
Do.....	\$100.00, fifth class.....	1
Do.....	\$75.00, sixth class.....	
Do.....	\$50.00, seventh class.....	1
Do.....	\$235.00, first class.....	
Do.....	\$100.00, second class.....	1
Do.....	\$80.00, first class.....	
Do.....	\$30.00, second class.....	1
Do.....	\$55.00, first class.....	
Do.....	\$30.00, second class.....	1
Do.....	\$100.00.....	
Wall paper printers.....	\$100.00.....	1
Wire weavers.....	\$100.00.....	1
Wood workers.....	\$100.00.....	1
Total.....		401

In the above table it is seen that 24 funds have more than one class of members, each class being entitled to a different amount of death benefit. The class to which a member belongs is usually determined by age at time of admission, by length of membership, by amount of dues paid, by number of years in good standing preceding death, or whether journeyman or apprentice. Fourteen funds have two classes of death benefits, 6 have three classes, 1 has four classes, and 3 have seven classes.

In 322 funds which have but one class of death benefit and pay a stated amount, the benefit ranges from \$375 to \$20; about one-third of the number pay \$100. In 82 funds the benefit paid is \$50; in 50 funds the benefit paid is \$75.

An amount based on membership is paid by 51 funds. Ten of these funds pay an amount equal to 50 cents per member and 31 pay \$1 per member; 2 limit the amount to \$100.

Four funds pay a stated amount plus an additional variable amount.

The following table shows the benefits paid on account of the death of members by the funds which pay but one amount, the number of funds paying each amount, the total membership of the funds paying each amount, the total paid during the last fiscal year, and the average amount of these payments per member of the funds. Only those funds which reported both the membership and the total amount

paid during the year have been included in this table. It is not intended as a complete summary of death benefits paid.

# DEATH BENEFITS IN LOCAL LABOR UNION FUNDS WHICH PAY A SINGLE AMOUNT

[Funds which did not report membership and amount paid during the year are not included.]

Benefit.	Number of funds.	Membership at end of year.	Amount paid during year.	
			Total.	Average per member of fund.
\$375.00.....	1	560	\$2,625.00	\$4.69
\$300.00.....	2	657	2,100.00	3.20
\$250.00.....	3	1,827	3,076.00	1.68
\$200.00 <sup>1</sup> .....	9	3,045	7,800.00	2.56
\$150.00.....	7	2,646	4,200.00	1.59
\$135.00.....	1	407	945.00	2.32
\$125.00.....	8	3,080	4,850.00	1.57
\$120.00.....	1	451	240.00	.50
\$112.50.....	1	475	450.00	.95
\$100.00.....	111	45,111	55,794.40	1.24
\$90.00.....	8	5,950	4,026.85	.68
\$85.00.....	1	151	340.00	2.25
\$80.00.....	7	10,187	3,680.00	.36
\$75.00.....	50	14,209	12,740.00	.90
\$70.00.....	1	34	70.00	2.08
\$67.00.....	1	373	268.00	.72
\$65.00.....	1	618	310.00	.50
\$60.00.....	4	839	360.00	.43
\$50.00.....	82	13,716	7,818.00	.57
\$45.00.....	1	27	45.00	1.67
\$40.00.....	5	330	80.00	.24
\$30.00.....	1	35	30.00	.88
\$25.00 <sup>4</sup> .....	13	1,197	405.00	.34
\$20.00.....	1	19	.....	.....
\$20.00 and \$1 per member.....	1	248	666.00	2.69
\$50.00 and \$0.25 per member.....	1	252	138.00	.55
\$5.00 per member.....	1	85	.....	.....
\$2.00 per member <sup>(5)</sup> .....	4	327	331.75	1.01
\$1.00 per member <sup>(7)</sup> .....	34	6,802	23,991.00	3.53
\$0.50 per member.....	9	2,057	2,661.75	1.29
\$0.25 per member.....	2	331	383.75	1.16

<sup>1</sup> In one fund \$15 additional is paid for flowers or pallbearers.

<sup>2</sup> Including one fund whose actual expenses were \$61 for one case.

<sup>3</sup> In one case half benefits, voted by union.

<sup>4</sup> In one fund benefit is not paid to members receiving international death benefits.

<sup>5</sup> Including one fund paying funeral expenses of \$30 for one case.

<sup>6</sup> In one fund, not to exceed \$500.

<sup>7</sup> In two funds, not to exceed \$100.

The averages shown in the last column were obtained by dividing the total amount paid out during the year by the total membership at the end of the year, and should not be confused with the total cost to the members, including cost of administration. The per capita charges, including fees, dues, etc., could not be ascertained for reasons stated on page 204. The total amounts paid do not in all cases equal the benefit multiplied by the number of deaths during the year. The reasons for this are that some claims were not paid or not fully paid during the year for which the data were secured, or claims arising in a preceding year were paid in the year covered by the report. Also some funds paid only the actual funeral expenses if the deceased member left no relatives.

In the following table is shown the length of membership required before death benefits will be paid on account of the death of members:

LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO DEATH BENEFITS  
IN LOCAL LABOR UNION FUNDS.

Length of membership required to establish title to benefits.	Number of funds.
At once.....	149
1 week.....	3
4 weeks.....	1
1 month (or 30 days).....	14
6 weeks.....	1
6 weeks for sickness; 2 weeks for accident.....	1
2 months (or 60 days).....	11
12 weeks.....	1
3 months (or 90 days).....	35
4 months.....	1
6 months.....	135
1 year.....	47
2 years.....	1
Not reported.....	1
Total.....	401

In 149 of these funds benefits are paid for death occurring immediately after joining; in 135 a membership of six months is required; in 47 no benefit is paid if death occurs within one year from date of membership; in 35 a membership of three months is required, etc.

The total amount paid as death benefits during the year by the 397 funds which reported this item was \$181,643.81. This amount does not include balances due on claims not fully paid nor donations to families of members not beneficiary, but only the amounts actually paid out during the year on account of the death of members entitled to this benefit. The average amount paid per death, not including five funds which did not report both the number of deaths and the amount paid, was \$116.88. The average payment for death benefits per member of the funds in the 394 funds which reported both the membership and the amount paid as death benefits was \$1.28.

In obtaining the death rate among members of local labor union funds only those funds which reported both the membership and the number of death benefits paid are included. The 395 funds which reported these items had a total membership of 133,821 at the end of the fiscal year and paid benefits for 1,472 deaths of members during the year, showing a death rate of 11 per thousand members. A large number of these unions were organized within the past few years, and it is possible that the death rate will increase as the unions get older. This rate is based on the number of death benefits paid during the year, and may include some deaths occurring before the beginning of the fiscal year, and also may not include some claims for deaths which occurred near the end of the year and not paid during the year.

## PERMANENT DISABILITY BENEFITS.

Only ten local funds investigated have provisions for paying benefits to members who are permanently disabled or incapacitated for work by chronic disease or by the loss of some part of the body. In four of these the benefit payments are made in a lump sum; the amount in one being \$40; in one, \$100; in another, an amount equal to 50 cents per member of the fund for the loss, by accident, of one hand or one foot and \$1 per member of the fund for the loss of both eyes, hands, or feet. In the fourth the amount of benefit depends on the length of membership of the beneficiary; these amounts are \$50, \$60, \$70, \$80, \$90, and \$100 after a membership of six months, one year, two years, three years, four years, and five years, respectively.

In six funds the benefit payment is in installments, the period for which payments are continued being unlimited in each case. The amounts paid are \$4 per week in one fund, \$3 per week in one, \$1 per week in one, \$10 per month in two, and the nominal sum of \$1 per month in the other.

In addition to the funds mentioned above, 23 funds shown under the title of "temporary disability benefits," pay this benefit for an unlimited period, making it practically a permanent disability benefit.

In two of the ten funds which pay benefits on account of permanent disability, members are entitled to receive benefits if disabled immediately after joining; in two a membership of three months is required; five funds require a membership of six months; and one pays no benefits for a permanent disability occurring within one year from date of membership.

Funds which pay benefits both on account of temporary disability and of permanent disability usually provide that the maximum period for temporary disability payments shall be exhausted before payments for permanent disability begin.

Five of the funds which pay benefits on account of permanent disability reported some form of supervision over beneficiaries in order to prevent shamming or fraud. Three require visits by sick committees, one requires a physician's certificate, and one requires both visits of sick committee and a physician's certificate.

Only two of the funds which pay permanent disability benefits place any restrictions on the actions of members while in receipt of benefits. In one they are forbidden to use intoxicating liquors or to be out of their houses at night, and in the other they are not allowed to engage in any gainful occupation.

None of the four funds which provide for the payment of permanent disability benefits in a lump sum had any member entitled to this benefit during the year.

Of the six funds which have provisions for paying this benefit in the form of pensions, one reported one beneficiary receiving \$120 during the year; one reported six receiving a total of \$720; one, nine receiving \$1,404; and one 90 beneficiaries, receiving a total of \$18,720 during the year.

### UNEMPLOYMENT BENEFITS.

Ten of the funds investigated have provisions for paying benefits to members who are out of work. In each case the benefits are paid weekly. Four of these funds each pay \$3 per week, the periods for which payments are continued being limited in three of them to 10 weeks in one year, 20 weeks in one year, and 4 months in one year, respectively. In one the period is unlimited. The fund which limits the benefits to four months in one year pays no unemployment benefits except during the months of December, January, February, and March, the dull season for the trade. One fund pays \$3.50 per week and limits the payments to five months in one year; two paying \$4 and \$5 per week, respectively, limit the period to 13 weeks in one year; one pays \$10 per week, limited to 12 consecutive weeks; one pays from \$3 to \$9 per week for an unlimited period, the rate depending on the rate of wages received by the beneficiary when at work; and one pays \$6 for the first week, \$4 per week for the second, third, and fourth weeks, and \$3 per week from the fifth to the tenth week, inclusive, after which the member is entitled to no more benefits of this kind during the same year.

One fund reported that unemployment benefits are paid from the beginning of the time when members are out of work; one fund does not pay for the first six days of unemployment; three do not pay for the first seven days; one, for twenty-eight days; two, for thirty days, and two, for thirty-five days.

One of the 10 funds which pay benefits on account of unemployment reported that members who are out of work are entitled to benefits immediately after joining. In one a membership of two months is required before members may draw this kind of benefits; in one, three months is required; in two, six months; in two, nine months; and in three, members are not entitled to unemployment benefits until after one year from date of membership.

The funds which pay benefits to members when out of work have certain requirements with which beneficiaries must comply in order to be entitled to benefits. The most of the funds require the beneficiaries to report in person to the union or to some officer of the union, some once, some twice, some three times, and some six times each week. Other requirements are that beneficiaries must make reasonable efforts to secure work and must not refuse work when offered.

Some funds have provisions that if members work a stated number of days during any week, no benefits will be paid for that week; others, in such cases, pay for the number of days idle.

Of the 10 funds which have provisions for paying benefits to members when out of work, eight had members entitled to this benefit during the last fiscal year. The seven funds which reported the number of persons receiving this benefit had a membership of 9,735 and reported that 424, or a little more than 4 per cent, of the members received this benefit during the year. Only seven funds reported the number of days for which benefits were paid, the aggregate for these being 11,110 days, an average of a little less than three and one-half days per member of the funds. A total of \$29,417.60 was paid as unemployment benefits during the year, an average of \$2.97 per member of the funds.

### BENEFITS FOR DEATH OF WIFE.

Eighty-six of the funds investigated have provisions for paying benefits on account of the death of the wife of a member. One fund having female members pays benefits on the death of the husband of a member. The benefits paid vary from \$12.50 to \$112.50. The most common benefit is \$50, 42 of the funds paying this amount. One of these also pays in addition to a stated sum an amount equal to 25 cents per member.

Fourteen funds pay \$75; one increasing the amount \$2.50 each year after the first year of membership. Six pay \$25; four, \$100; two, \$60; two, \$30; one, \$112.50; one, \$35. One pays four amounts of benefit based on length of membership, the amounts being \$25, \$40, \$60, and \$75; and one pays two amounts, \$12.50 during the first year of membership and \$25 thereafter.

Two funds pay an amount equal to \$1 per member; eight, 50 cents per member; and one, 25 cents per member. One pays the actual burial expenses, the amount not to exceed \$60.

During the year 47 of the 86 funds paid this kind of benefit in a total of 112 cases; the aggregate amount paid, not including that paid by one fund which did not report, was \$6,470.50.

### BENEFITS FOR DEATH OF OTHER DEPENDENTS.

Forty funds have provisions for paying benefits to members on account of the death of dependents other than wives; these dependents being children, parents, brothers, sisters, fathers-in-law, mothers-in-law, other relatives, etc. Few funds include all of these, and about one-half of the funds pay only for dependent children. The amounts of benefit paid vary from \$10 to \$100. Most of the funds pay more than one amount of benefit, the amounts varying according to the age or relationship of the dependent.

During the year 32 of the 40 funds paid this class of benefit in a total of 179 cases, the total amount paid, not including one fund which did not report the amount, being \$3,859.

### SUMMARY OF EXPENDITURES FOR BENEFITS.

The following summary shows the total amounts paid out as benefits during the year by the 530 funds investigated, and the number of funds having provisions for paying and which paid each kind of benefits during the year.

#### TOTAL EXPENDITURES OF LOCAL LABOR UNION FUNDS FOR BENEFITS.

Kind of benefit.	Number of funds—		Amount paid during year.
	Having provisions for paying benefits.	Paying benefits during year.	
Temporary disability.....	346	334	<sup>1</sup> \$198,189.50
Permanent disability.....	10	4	20,964.00
Death of member.....	401	311	<sup>2</sup> \$181,643.81
Unemployment.....	10	8	29,417.60
Death of member's wife.....	86	47	<sup>3</sup> \$6,470.50
Death of other dependents.....	40	32	<sup>3</sup> \$3,859.00
Expenditure for hospitals.....	7	7	<sup>4</sup> \$16,261.50
Total.....			\$457,493.81

<sup>1</sup> Not including figures for 13 funds which did not report the amount and \$946.80 donations to members not entitled to benefits.

<sup>2</sup> Not including figures for 4 funds which did not report the amount.

<sup>3</sup> Not including figures for 1 fund which did not report the amount.

<sup>4</sup> See notes to details.

TABLE II.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED.

A.—Funds paying benefits on account of temporary disability and death of members.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
1	Barbers.....	1900	1900	1900				
2	Bill posters.....	1898	1904	1902				
3	Bill posters.....	1896	1898	1896				
4	Boiler makers.....	1890	1890	1890				
5	Boiler makers.....	1896	1896	1896				
6	Bookbinders.....	1883	1884	1893				
7	Bookbinders.....	1902	<sup>1</sup> 1902	1902				
8	Bookbinders.....	1892	1892	1892				
9	Bookbinders.....	1899	<sup>1</sup> 1899	1899				
10	Bookbinders.....	1892	1892	1892				
11	Box makers.....	1905	1905	1905				
12	Box makers.....	1873	1873	1873				
13	Brewery workmen.....	1892	1892	1892				
14	Brick, etc., workers.....	1901	1901	1901				
15	Bricklayers and masons.....	1904	<sup>2</sup> 1904	1904				
16	Bricklayers and masons.....	1891	<sup>2</sup> 1891	1891				
17	Bricklayers and masons.....	1902	1902	1902				
18	Bricklayers and masons.....	1887	<sup>2</sup> 1890	1887				
19	Bricklayers and masons.....	1887	<sup>2</sup> 1887	1887				
20	Bricklayers and masons.....	1894	<sup>2</sup> 1894	1894				
21	Bricklayers and masons.....	1896	<sup>2</sup> 1896	1896				
22	Bricklayers and masons.....	891	<sup>2</sup> 1891	1891				
23	Bricklayers and masons.....	1880	<sup>2</sup> 1906	1906				

<sup>1</sup> Sickness.

<sup>2</sup> Accident on duty.



TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Continued.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
24	Bricklayers and masons.....	1889	1889	1889				
25	Bricklayers and masons.....	1879	1879	1879				
26	Broom, etc., makers.....	1903	1903	1903				
27	Broom, etc., makers.....	1898	1906	1906				
28	Carpenters (Brotherhood).....	1882	1882	1882				
29	Carriage, etc., workers.....	1901	1901	1901				
30	Car workers.....	1902	1903	1902				
31	Electrical workers.....	1900	1905	1905				
32	Elevator constructors.....	(?)	1901	1901				
33	Engineers, locomotive.....	1904	1904	1904				
34	Engineers, locomotive.....	1889	1889	1889				
35	Engineers, marine.....	1895	1905	1905				
36	Engineers, marine.....	1887	1887	1887				
37	Engineers, stationary.....	1883	1886	1886				
38	Engineers, stationary.....	1882	1882	1882				
39	Engineers, stationary.....	1890	1899	1899				
40	Engineers, stationary.....	1894	1894	1894				
41	Engineers, stationary.....	1891	1891	1891				
42	Engineers, stationary.....	1882	1882	1882				
43	Federal Labor Union.....	1902	1902	1902				
44	Federal Labor Union.....	1902	1902	1902				
45	Federal Labor Union.....	1900	1900	1900				
46	Federal L. U. (excavators).....	1903	1906	1905				
47	Federal L. U. (horsenal workers).....	1893	1893	1893				
48	Federal L. U. (rockmen).....	1903	1905	1905				
49	Flour and cereal mill employees.....	1898	1898	1898				
50	Flour and cereal mill employees.....	1896	1904	1896				
51	Foundry employees.....	1898	1899	1899				
52	Freight handlers.....	1905	1905	1905				
53	Garment workers (United).....	1895	1900	1905				
54	Garment workers (United).....	1903	1904	1904				
55	Garment workers (United).....	1896	1905	1905				
56	Garment workers (United).....	1896	1897	1897				
57	Garment workers (United).....	1878	1885	1885				
58	Glass workers, flint.....	1888	1888	1888				
59	Glass workers, flint.....	1877	1877	1877				
60	Glass workers, flint.....	1902	1902	1902				
61	Glass workers, flint.....	1899	1900	1899				
62	Hod carriers.....	1900	1900	1903				
63	Hod carriers.....	1900	1900	1900				
64	Hod carriers.....	1893	1895	1893				
65	Horseshoers.....	1886	1886	1886				
66	Horseshoers.....	1904	1904	1904				
67	Horseshoers.....	1879	1879	1879				
68	Horseshoers.....	1886	1886	1886				
69	Horseshoers.....	1885	1885	1885				
70	Horseshoers.....	1898	1898	1898				
71	Horseshoers.....	1894	1894	1894				
72	Horseshoers.....	1861	1861	1861				
73	Hotel, etc., employees.....	1901	1901	1907				
74	Hotel, etc., employees.....	1903	1903	1903				
75	Hotel, etc., employees.....	1901	1902	1902				
76	Hotel, etc., employees.....	1897	1903	1903				
77	Hotel, etc., employees.....	1890	1901	1890				
78	Hotel, etc., employees.....	1901	1904	1906				
79	Hotel, etc., employees.....	1902	1902	1902				
80	Hotel, etc., employees.....	1901	1903	1903				
81	Hotel, etc., employees.....	1903	1903	1903				
82	Hotel, etc., employees.....	1903	1903	1903				
83	Hotel, etc., employees.....	1901	1901	1901				
84	Hotel, etc., employees.....	1900	1900	1900				
85	Hotel, etc., employees.....	1902	1902	1902				
86	Hotel, etc., employees.....	1904	1904	1904				
87	Hotel, etc., employees.....	1900	1900	1900				
88	Iron.....	1892	1902	1902				
89	Lace operatives.....	1902	1902	1902				
90	Leather workers (Amalgamated).....	1894	1897	1900				
91	Letter carriers.....	1885	1885	1885				
92	Letter carriers.....	1886	1886	1886				
93	Letter carriers.....	1890	1906	1906				

<sup>1</sup> Accident on duty.<sup>2</sup> Not reported.<sup>3</sup> Accident on duty or going to or from work.<sup>4</sup> Accident.

TABLE L.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Continued.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
94	Letter carriers.....	1889	1889	1889				
95	Letter carriers.....	1902	1902	1902				
96	Letter carriers.....	1890	1890	1890				
97	Longshoremen.....	1893	1893	1893				
98	Longshoremen.....	1871	1871	1871				
99	Longshoremen.....	1903	1903	1903				
100	Longshoremen.....	1899	<sup>1</sup> 1899	1899				
101	Machinists.....	1892	1904	1906				
102	Machinists.....	1885	1885	1885				
103	Machinists.....	1887	1902	1902				
104	Metal polishers.....	1891	1902	1902				
105	Metal workers.....	1882	1882	1882				
106	Metal workers.....	1888	1889	1889				
107	Metal workers.....	1898	1900	1900				
108	Metal workers.....	1900	<sup>1</sup> 1900	1900				
109	Miners (Western Fed.)	<sup>1</sup> 1895	1904	1904				
110	Miners (Western Fed.)	1901	1902	1902				
111	Miners (Western Fed.)	1877	1877	1877				
112	Miners (Western Fed.)	1894	( <sup>1</sup> )	( <sup>1</sup> )				
113	Miners (Western Fed.)	1891	1891	1891				
114	Miners (Western Fed.)	1901	1901	1901				
115	Miners (Western Fed.)	1906	1906	1906				
116	Miners (Western Fed.)	1901	1901	1901				
117	Miners (Western Fed.)	1896	1896	1896				
118	Miners (Western Fed.)	1894	1894	1894				
119	Miners (Western Fed.)	( <sup>1</sup> )	1894	1894				
120	Miners (Western Fed.)	1896	1896	1896				
121	Miners (Western Fed.)	1901	1901	1901				
122	Miners (Western Fed.)	1896	1896	1896				
123	Miners (Western Fed.)	1890	( <sup>1</sup> )	( <sup>1</sup> )				
124	Miners (Western Fed.)	1890	( <sup>1</sup> )	( <sup>1</sup> )				
125	Miners (Western Fed.)	1900	1900	1900				
126	Miners (Western Fed.)	1900	1900	1900				
127	Mine workers.....	1896	1900	1900				
128	Mine workers.....	1897	1900	1900				
129	Mine workers.....	1897	<sup>1</sup> 1904	1897				
130	Mine workers.....	1903	1905	1905				
131	Mine workers.....	1898	1907	1907				
132	Mine workers.....	( <sup>1</sup> )	1892	1892				
133	Musicians.....	1891	1895	1895				
134	Musicians.....	1890	1890	1890				
135	Musicians.....	1889	1889	1889				
136	Painters.....	1887	1887	1900				
137	Photo-engravers.....	1899	1903	1903				
138	Plasterers.....	1886	1901	1901				
139	Printing pressmen.....	1903	1904	1903				
140	Printing pressmen.....	1871	1871	1871				
141	Railroad telegraphers.....	1887	1896	1896				
142	Railroad telegraphers.....	1886	1885	1885				
143	Railroad telegraphers.....	1904	1904	1904				
144	Railroad trainmen.....	1881	1882	1902				
145	Railroad trainmen.....	1900	1900	1907				
146	Railroad trainmen.....	1891	1891	1891				
147	Railway carmen.....	1899	1904	1906				
148	Railway carmen.....	1901	1901	1901				
149	Railway carmen.....	1881	1881	1881				
150	Railway clerks.....	1902	1902	1902				
151	Railway employees (street and electric)	1893	1902	1902				
152	Roofers, composition.....	1890	<sup>1</sup> 1890	1899				
153	Shipwrights, etc.....	1898	<sup>1</sup> 1898	1898				
154	Shipwrights, etc.....	1902	1902	1902				
155	Stage employees.....	1891	1900	1900				
156	Steam fitters.....	1901	1904	1904				
157	Stereotypers, etc.....	1904	1904	1904				
158	Stove mounters, etc.....	1889	<sup>1</sup> 1904	1889				
159	Switchmen.....	( <sup>1</sup> )	<sup>1</sup> 1895	1895				
160	Switchmen.....	( <sup>1</sup> )	<sup>1</sup> 1897	1897				
161	Switchmen.....	1900	1900	1900				
162	Teamsters.....	1892	1893	1892				

<sup>1</sup> Accident on duty.<sup>2</sup> Reorganized 1904.<sup>3</sup> Accident on duty; year not reported.<sup>4</sup> Not reported.<sup>5</sup> Accident on duty or going to or from work.<sup>6</sup> Accident.

TABLE II.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

## A.—Funds paying benefits on account of temporary disability and death of members—Concluded.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
163	Teamsters.....	1905	1906	1906				
164	Typographical Union.....	1880	1880	1894				
165	Typographical Union.....	1865	1880	1892				
166	Typographical Union.....	1883	1883	1883				
167	Typographical Union.....	1882	1882	1882				
168	Typographical Union.....	1859	1899	1877				
169	Typographical Union.....	1852	1854	1854				
170	Wire weavers.....	1890	1890	1890				

## B.—Funds paying benefits on account of temporary disability.

171	Barbers.....	1900	1904					
172	Barbers.....	1900	1900					
173	Barbers.....	1899	1899					
174	Barbers.....	1892	1892					
175	Barbers.....	1896	1905					
176	Blacksmiths.....	1893	1895					
177	Boilermakers.....	1899	1891					
178	Bookbinders.....	1892	1904					
179	Brewery workmen.....	1886	1903					
180	Bricklayers and masons.....	1884	1905					
181	Bridge, etc., workers.....	1901	1904					
182	Bridge, etc., workers.....	1890	1890					
183	Bridge, etc., workers.....	1904	<sup>1</sup> 1904					
184	Carpenters (Brotherhood).....	1881	<sup>1</sup> 1903					
185	Carpenters (Brotherhood).....	1897	1899					
186	Carpenters (Brotherhood).....	1888	1888					
187	Carpenters (Brotherhood).....	1887	1887					
188	Carpenters (Brotherhood).....	1881	1881					
189	Carpenters (Brotherhood).....	1899	1902					
190	Carpenters (Brotherhood).....	1902	1902					
191	Carpenters (Brotherhood).....	( <sup>2</sup> )	1904					
192	Carpenters (Brotherhood).....	1906	1906					
193	Carpenters (Brotherhood).....	1888	1888					
194	Carpenters (Brotherhood).....	1900	1900					
195	Carpenters (Brotherhood).....	1881	1905					
196	Carpenters (Brotherhood).....	1893	1893					
197	Carpenters (Brotherhood).....	1890	1890					
198	Carpenters (Brotherhood).....	1886	1896					
199	Carpenters (Brotherhood).....	1882	1898					
200	Carpenters (Brotherhood).....	1899	1899					
201	Carriage, etc., workers.....	1904	1906					
202	Cigarmakers.....	1891	1904					
203	Clerks.....	1891	1891					
204	Electrical workers.....	1896	1898					
205	Electrical workers.....	1903	1903					
206	Electrical workers.....	1900	1900					
207	Electrical workers.....	1901	1901					
208	Electrical workers.....	1882	1882					
209	Engineers, locomotive.....	1864	1878					
210	Engineers, locomotive.....	( <sup>3</sup> )	1904					
211	Engineers, locomotive.....	1902	1905					
212	Engineers, locomotive.....	1884	1884					
213	Engineers, locomotive.....	( <sup>3</sup> )	1900					
214	Engineers, marine.....	1882	1882					
215	Engineers, steam.....	1892	1901					
216	Firemen, locomotive.....	( <sup>3</sup> )	1906					
217	Firemen, locomotive.....	1878	1901					
218	Firemen, locomotive.....	1876	1889					
219	Foundry employees.....	1904	1905					
220	Garment workers (Ladies).....	1901	1901					
221	Garment workers (Ladies).....	1901	1905					
222	Garment workers (United).....	1892	1905					
223	Garment workers (United).....	1900	1900					
224	Glass bottle blowers.....	1884	1897					
225	Glass workers, flint.....	1884	1890					
226	Glass workers, flint.....	1888	1901					

<sup>1</sup> Reorganized.<sup>2</sup> Accident on duty.<sup>3</sup> Not reported.

TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

B.—Funds paying benefits on account of temporary disability—Concluded.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—				
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.
227	Glass workers (Int. Ass'n).....	1900	1905				
228	Glass workers (Int. Ass'n).....	1902	<sup>1</sup> 1902				
229	Glass workers, window.....	1899	1906				
230	Glass workers, window.....	1899	1906				
231	Glass workers, window.....	1900	1905				
232	Glass workers, window.....	1901	1905				
233	Glass workers, window.....	1906	1906				
234	Glass workers, window.....	1905	1905				
235	Hatters.....	1901	1901				
236	Hatters.....	1901	1901				
237	Hatters.....	1903	1903				
238	Hatters.....	( <sup>2</sup> )	1902				
239	Hotel, etc., employees.....	1903	1903				
240	Hotel, etc., employees.....	1901	1905				
241	Hotel, etc., employees.....	1903	<sup>3</sup> 1903				
242	Hotel, etc., employees.....	1891	1891				
243	Hotel, etc., employees.....	1890	1890				
244	Lace operatives.....	1898	1898				
245	Lathers.....	1901	1902				
246	Leather workers (Amalgamated).....	1899	1904				
247	Letter carriers.....	1889	1890				
248	Machinists.....	1890	1890				
249	Machinists.....	1903	1903				
250	Machinists.....	1903	1903				
251	Machinists.....	1894	1894				
252	Machinists.....	1895	1895				
253	Machinists.....	1902	1903				
254	Machinists.....	1894	1894				
255	Meat cutters.....	1899	1902				
256	Painters.....	1906	1907				
257	Painters.....	1887	1896				
258	Painters.....	1901	1901				
259	Painters.....	1887	1887				
260	Painters.....	1890	1890				
261	Painters.....	1872	<sup>4</sup> 1872				
262	Painters.....	1901	1906				
263	Painters.....	1901	1902				
264	Painters.....	1896	1896				
265	Painters.....	1890	1891				
266	Pattern makers.....	1899	1900				
267	Pattern makers.....	1880	1896				
268	Photo-engravers.....	1897	1904				
269	Printing pressmen.....	1890	1903				
270	Printing pressmen.....	( <sup>5</sup> )	1906				
271	Railroad trainmen.....	1883	1906				
272	Railroad trainmen.....	1883	1896				
273	Railroad trainmen.....	1900	1900				
274	Railroad trainmen.....	1904	1904				
275	Railroad trainmen.....	1900	1900				
276	Railroad trainmen.....	1891	1903				
277	Railroad trainmen.....	1886	1901				
278	Railway carmen.....	1890	1890				
279	Railway clerks.....	1905	1905				
280	Railway conductors.....	1885	1897				
281	Railway conductors.....	1884	1902				
282	Railway conductors.....	1887	1890				
283	Railway employees (street and electric).....	1902	1903				
284	Railway employees (street and electric).....	1902	1902				
285	Slate and tile roofers.....	1862	1862				
286	Steam fitters.....	1893	1893				
287	Steam fitters.....	1900	1900				
288	Switchmen.....	1892	<sup>4</sup> 1893				
289	Switchmen.....	1899	1899				
290	Switchmen.....	1900	1903				
291	Tailors.....	1873	1885				
292	Tailors.....	1862	1905				
293	Typographical Union.....	1873	1873				

<sup>1</sup> Accident on duty.<sup>2</sup> Not reported.<sup>3</sup> Sickness.<sup>4</sup> Accident.

TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

C.—Funds paying benefits on account of temporary disability, death of members, and death of members' wives.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
294	Bricklayers and masons.....	1889	<sup>1</sup> 1889	1889	1889	.....	.....	.....
295	Bricklayers and masons.....	1887	<sup>1</sup> 1887	1887	1887	.....	.....	.....
296	Bricklayers and masons.....	1884	<sup>2</sup> 1884	1884	1884	.....	.....	.....
297	Bricklayers and masons.....	1865	<sup>1</sup> 1861	1882	1882	.....	.....	.....
298	Bricklayers and masons.....	1899	1899	1899	1899	.....	.....	.....
299	Bricklayers and masons.....	1880	<sup>1</sup> 1881	1881	1881	.....	.....	.....
300	Bricklayers and masons.....	1884	<sup>1</sup> 1887	1887	1887	.....	.....	.....
301	Brushmakers.....	1872	1872	1872	1872	.....	.....	.....
302	Engineers, locomotive.....	1885	1886	1886	1906	.....	.....	.....
303	Engineers, steam.....	1906	1906	1906	1905	.....	.....	.....
304	Horseshoers.....	1876	1876	1876	1876	.....	.....	.....
305	Hotel, etc., employees.....	1901	1902	1902	1902	.....	.....	.....
306	Longshoremen.....	1886	1886	1886	1886	.....	.....	.....
307	Mine workers.....	1903	1903	1903	1903	.....	.....	.....
308	Mine workers.....	1893	1901	1901	1901	.....	.....	.....
309	Mine workers.....	1898	1906	1906	1906	.....	.....	.....
310	Musicians.....	1895	1905	1905	1905	.....	.....	.....
311	Plasterers.....	1900	1902	1902	1902	.....	.....	.....
312	Plasterers.....	1863	<sup>1</sup> 1875	1875	1875	.....	.....	.....
313	Plasterers.....	1886	1887	1887	1887	.....	.....	.....
314	Railway carmen.....	1902	1902	1902	1902	.....	.....	.....
315	Railway carmen.....	1896	1896	1896	1896	.....	.....	.....
316	Railway clerks.....	1903	1903	1903	1903	.....	.....	.....
317	Railway conductors.....	1888	1888	1888	1888	.....	.....	.....
318	Railway conductors.....	1887	1902	1902	1902	.....	.....	.....
319	Spinners.....	1890	1890	1890	1890	.....	.....	.....
320	Teamsters.....	1886	1902	1902	1902	.....	.....	.....

D.—Funds paying benefits on account of temporary disability, permanent disability, and death of members.

321	Boilermakers.....	1904	1904	1904	.....	.....	1904	.....
322	Engineers, stationary.....	1882	1884	1884	.....	.....	1884	.....
323	Horseshoers.....	1861	1891	1891	.....	.....	1891	.....
324	Railway carmen.....	1902	1902	1902	.....	.....	1902	.....
325	Typographical union.....	1852	1852	1852	.....	.....	1902	.....

E.—Funds paying benefits on account of temporary disability, death of members, death of members' wives, and death of other dependents.

326	Federal L. U. (scalemen).....	1903	1903	1903	1903	<sup>1</sup> 1903	.....	.....
327	Firemen, locomotive.....	1876	1884	<sup>1</sup> 1884	1884	<sup>1</sup> 1884	.....	.....
328	Longshoremen.....	1873	1873	1873	1873	<sup>1</sup> 1873	.....	.....
329	Longshoremen.....	1893	1893	1893	1893	<sup>1</sup> 1893	.....	.....
330	Mine workers.....	1895	1904	1904	1904	<sup>1</sup> 1904	.....	.....
331	Mine workers.....	1901	<sup>1</sup> 1904	1901	1901	<sup>1</sup> 1901	.....	.....
332	Mine workers.....	1896	1900	1900	1900	<sup>1</sup> 1900	.....	.....
333	Mine workers.....	1884	1893	1900	1900	<sup>1</sup> 1900	.....	.....
334	Mine workers.....	1904	1904	1904	1904	<sup>1</sup> 1904	.....	.....
335	Mine workers.....	1904	1904	1904	1904	<sup>1</sup> 1904	.....	.....
336	Mine workers.....	1901	<sup>1</sup> 1901	1901	1901	<sup>1</sup> 1901	.....	.....
337	Mine workers.....	1904	1904	1904	1904	<sup>1</sup> 1904	.....	.....
338	Railway carmen.....	( <sup>1</sup> )	1903	1903	1903	<sup>1</sup> 1903	.....	.....
339	Railway clerks.....	1902	1903	1903	1903	<sup>1</sup> 1903	.....	.....

<sup>1</sup> Accident on duty.<sup>2</sup> Accident last 9 months of fiscal year.<sup>3</sup> Mother; father over 60 years of age, and children living at home.<sup>4</sup> Unmarried member who has no dependents.<sup>5</sup> Parents, sisters, and brothers of unmarried member; children under 18 years of age.<sup>6</sup> Mother of unmarried member.<sup>7</sup> Mother, and children 18 years of age and under.<sup>8</sup> Children.<sup>9</sup> Accident.<sup>10</sup> Parents and children.<sup>11</sup> Parents; children from age of 1 week to 16 years, inclusive.<sup>12</sup> Not reported.<sup>13</sup> Mother.

TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

F.—Funds paying benefits on account of death of members only.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
340	Boilermakers.....	1904		1904				
341	Bookbinders.....	1894		1894				
342	Bookbinders.....	1850		1892				
343	Box makers.....	1905		1905				
344	Brewery workmen.....	1902		1903				
345	Brewery workmen.....	1886		1894				
346	Brewery workmen.....	1901		1901				
347	Brewery workmen.....	1886		1905				
348	Bricklayers and masons.....	1896		1896				
349	Bricklayers and masons.....	1893		1893				
350	Bricklayers and masons.....	1899		1899				
351	Bricklayers and masons.....	1901		1901				
352	Bricklayers and masons.....	1895		1895				
353	Carriage, etc., workers.....	1891		1891				
354	Carriage, etc., workers.....	1898		1898				
355	Coopers.....	1890		1898				
356	Coopers.....	1897		1897				
357	Coopers.....	1890		1895				
358	Engineers, marine.....	1891		1895				
359	Engineers, marine.....	1899		1902				
360	Engineers, marine.....	1895		1895				
361	Engineers, marine.....	1874		1874				
362	Engineers, marine.....	1892		1892				
363	Engineers, marine.....	1882		1882				
364	Engineers, marine.....	1888		1888				
365	Engineers, marine.....	1888		1888				
366	Engineers, steam.....	1891		1898				
367	Engineers, steam.....	1896		1905				
368	Federal L. U. (egg inspectors).....	1900		1902				
369	Federal L. U. (gas workers).....	1902		1903				
370	Federal L. U. (rock drillers, etc.).....	1895		1895				
371	Federal L. U. (undertakers).....	1901		1901				
372	Firemen, stationary.....	1899		1899				
373	Freight handlers.....	1902		1903				
374	Freight handlers.....	1902		1902				
375	Freight handlers.....	1905		1905				
376	Freight handlers.....	1902		1902				
377	Garment workers (United).....	1891		1891				
378	Glass workers, flint.....	1904		1904				
379	Glass workers, flint.....	1876		1887				
380	Hatters.....	<sup>1</sup> 1896		1896				
381	Hatters.....	<sup>2</sup> 1896		1896				
382	Hatters.....	<sup>3</sup> 1857		1857				
383	Hatters.....	1860		1860				
384	Hatters.....	1857		1857				
385	Hatters.....	1860		1893				
386	Hod carriers.....	1904		1904				
387	Horsehoers.....	1867		1867				
388	Horsehoers.....	1879		1879				
389	Horsehoers.....	1862		1901				
390	Hotel, etc., employees.....	1902		1902				
391	Hotel, etc., employees.....	1903		1906				
392	Laundry workers.....	1902		1906				
393	Longshoremen.....	1900		1900				
394	Longshoremen.....	1902		1903				
395	Longshoremen.....	1892		1892				
396	Longshoremen.....	1897		1897				
397	Metal polishers.....	1890		1890				
398	Metal polishers.....	1903		1903				
399	Miners (Western Fed.).....	1867		( <sup>4</sup> )				
400	Mine workers.....	1900		1903				
401	Mine workers.....	1901		1904				
402	Mine workers.....	1900		1900				
403	Mine workers.....	1897		1903				
404	Mine workers.....	1897		1897				
405	Mine workers.....	1894		1904				
406	Mine workers.....	1900		1900				
407	Mine workers.....	1900		1901				
408	Mine workers.....	1900		1901				

<sup>1</sup> In 1847 as Hatters' Society.<sup>2</sup> Between 1840 and 1850 as Hatters' Society.<sup>3</sup> Has undergone various changes since that date.<sup>4</sup> Not reported.

TABLE N.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

F.—Funds paying benefits on account of death of members only—Concluded.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	Unemployment.
409	Mine workers .....	1900	.....	1901	.....	.....	.....	.....
410	Mine workers .....	1900	.....	1901	.....	.....	.....	.....
411	Mine workers .....	1900	.....	1900	.....	.....	.....	.....
412	Mine workers .....	1900	.....	1900	.....	.....	.....	.....
413	Mine workers .....	1900	.....	1900	.....	.....	.....	.....
414	Mine workers .....	1900	.....	1901	.....	.....	.....	.....
415	Mine workers .....	1901	.....	1901	.....	.....	.....	.....
416	Mine workers .....	1900	.....	1900	.....	.....	.....	.....
417	Molders .....	1900	.....	1900	.....	.....	.....	.....
418	Molders .....	1874	.....	1880	.....	.....	.....	.....
419	Musicians .....	1890	.....	1890	.....	.....	.....	.....
420	Musicians .....	1889	.....	1901	.....	.....	.....	.....
421	Musicians .....	1881	.....	1881	.....	.....	.....	.....
422	Musicians .....	1890	.....	1890	.....	.....	.....	.....
423	Musicians .....	1902	.....	1902	.....	.....	.....	.....
424	Musicians .....	1902	.....	1905	.....	.....	.....	.....
425	Musicians .....	1889	.....	1889	.....	.....	.....	.....
426	Musicians .....	1890	.....	1890	.....	.....	.....	.....
427	Musicians .....	1899	.....	1899	.....	.....	.....	.....
428	Pavers and ramblers .....	1905	.....	1905	.....	.....	.....	.....
429	Pavers and ramblers .....	1885	.....	1885	.....	.....	.....	.....
430	Photo-engravers .....	1901	.....	1901	.....	.....	.....	.....
431	Plasterers .....	1901	.....	1901	.....	.....	.....	.....
432	Plate printers .....	1886	.....	1886	.....	.....	.....	.....
433	Plate printers .....	1892	.....	1892	.....	.....	.....	.....
434	Plumbers .....	1889	.....	1889	.....	.....	.....	.....
435	Printing pressmen .....	1876	.....	1896	.....	.....	.....	.....
436	Printing pressmen .....	1905	.....	1905	.....	.....	.....	.....
437	Printing pressmen .....	1890	.....	1894	.....	.....	.....	.....
438	Printing pressmen .....	1880	.....	1881	.....	.....	.....	.....
439	Railway conductors .....	1871	.....	1871	.....	.....	.....	.....
440	Railway employees (street and electric) .....	1902	.....	1894	.....	.....	.....	.....
441	Railway employees (street and electric) .....	1900	.....	1903	.....	.....	.....	.....
442	Roofers, composition .....	1896	.....	1902	.....	.....	.....	.....
443	Shipwrights, etc .....	1890	.....	1903	.....	.....	.....	.....
444	Stage employees .....	1904	.....	1905	.....	.....	.....	.....
445	Steam fitters .....	1888	.....	1888	.....	.....	.....	.....
446	Steam fitters .....	1885	.....	1892	.....	.....	.....	.....
447	Steam fitters .....	1891	.....	1891	.....	.....	.....	.....
448	Steam fitters .....	1884	.....	1885	.....	.....	.....	.....
449	Steam fitters .....	1904	.....	1904	.....	.....	.....	.....
450	Stereotypers, etc .....	1891	.....	1904	.....	.....	.....	.....
451	Stereotypers, etc .....	1891	.....	1902	.....	.....	.....	.....
452	Stereotypers, etc .....	1886	.....	1894	.....	.....	.....	.....
453	Stereotypers, etc .....	1887	.....	1896	.....	.....	.....	.....
454	Stereotypers, etc .....	1863	.....	1888	.....	.....	.....	.....
455	Stereotypers, etc .....	1889	.....	1889	.....	.....	.....	.....
456	Tailors .....	1883	.....	1883	.....	.....	.....	.....
457	Tailors .....	1896	.....	1896	.....	.....	.....	.....
458	Teamsters .....	1902	.....	1902	.....	.....	.....	.....
459	Teamsters .....	1900	.....	1902	.....	.....	.....	.....
460	Teamsters .....	1902	.....	1902	.....	.....	.....	.....
461	Teamsters .....	1901	.....	1902	.....	.....	.....	.....
462	Teamsters .....	1902	.....	1902	.....	.....	.....	.....
463	Textile workers (loom fixers) .....	1900	.....	1900	.....	.....	.....	.....
464	Textile workers (weavers) .....	1899	.....	1899	.....	.....	.....	.....
465	Textile workers (weavers) .....	1888	.....	1896	.....	.....	.....	.....
466	Tile layers .....	1883	.....	1905	.....	.....	.....	.....
467	Typographical Union .....	1881	.....	1881	.....	.....	.....	.....
468	Typographical Union .....	1862	.....	1890	.....	.....	.....	.....
469	Typographical Union .....	1873	.....	1906	.....	.....	.....	.....
470	Typographical Union .....	1859	.....	1873	.....	.....	.....	.....
471	Typographical Union .....	1888	.....	1896	.....	.....	.....	.....
472	Typographical Union .....	1814	.....	1815	.....	.....	.....	.....
473	Typographical Union .....	1860	.....	1860	.....	.....	.....	.....
474	Typographical Union .....	1848	.....	1887	.....	.....	.....	.....
475	Wall paper printers, etc .....	1894	.....	1894	.....	.....	.....	.....
476	Wood workers .....	1884	.....	1890	.....	.....	.....	.....

TABLE II.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

G.—Funds paying benefits on account of death of members, death of members' wives, and death of other dependents.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—				
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.
477	Mine workers.....	1904	.....	1904	1904	<sup>1</sup> 1904	.....
478	Mine workers.....	1898	.....	1901	1902	<sup>2</sup> 1902	.....
479	Mine workers.....	1903	.....	1903	1903	<sup>3</sup> 1903	.....
480	Mine workers.....	1897	.....	1902	1902	<sup>4</sup> 1902	.....
481	Mine workers.....	1893	.....	1902	1902	<sup>5</sup> 1902	.....
482	Mine workers.....	1898	.....	1900	1900	<sup>6</sup> 1900	.....
483	Mine workers.....	1892	.....	1901	1901	<sup>7</sup> 1901	.....
484	Mine workers.....	1892	.....	1898	1898	<sup>8</sup> 1898	.....
485	Mine workers.....	1898	.....	1903	1903	<sup>9</sup> 1903	.....
486	Mine workers.....	1887	.....	1894	1894	<sup>9</sup> 1894	.....
487	Mine workers.....	1889	.....	1895	1895	<sup>10</sup> 1895	.....
488	Mine workers.....	1890	.....	1900	1900	<sup>11</sup> 1900	.....
489	Mine workers.....	1888	.....	1890	1890	<sup>12</sup> 1890	.....
490	Mine workers.....	1903	.....	1903	1903	<sup>13</sup> 1903	.....
491	Mine workers.....	1905	.....	1905	1905	<sup>6</sup> 1905	.....
492	Mine workers.....	1902	.....	1902	1902	<sup>14</sup> 1902	.....
493	Mine workers.....	1886	.....	1890	1890	<sup>15</sup> 1890	.....
494	Mine workers.....	1886	.....	1891	1891	<sup>16</sup> 1891	.....
495	Mine workers.....	1900	.....	(*)	(*)	(*)	.....
496	Mine workers.....	1903	.....	1904	1904	<sup>17</sup> 1904	.....
497	Mine workers.....	1903	.....	1905	1905	<sup>6</sup> 1905	.....
498	Mine workers.....	1901	.....	1905	1905	<sup>18</sup> 1905	.....
499	Mine workers.....	1906	.....	1906	1906	<sup>6</sup> 1906	.....
500	Mine workers.....	1906	.....	1906	1906	<sup>6</sup> 1906	.....
501	Mine workers.....	1900	.....	1906	1906	<sup>6</sup> 1906	.....

<sup>1</sup> Children of married member, brothers and sisters under 16 years of age, and mother of unmarried member.<sup>2</sup> Widowed mother and widow of deceased member.<sup>3</sup> Children under 14 years of age and children 14 years and over not at work and unmarried.<sup>4</sup> Children under 14 years of age.<sup>5</sup> Children of married member and parents of unmarried member.<sup>6</sup> Children.<sup>7</sup> Children under 20 years of age and mother or sister keeping house for member.<sup>8</sup> Parents, brother, sister, and children.<sup>9</sup> Parents, children, and other relatives.<sup>10</sup> Children; mother or sister over 16 years of age keeping house for unmarried member; father and his family supported by unmarried member.<sup>11</sup> Children 16 years of age and under; girl over 16 years who is member of her father's family, and relative keeping house for unmarried member.<sup>12</sup> Parents or sister; female relative keeping house for member; children under 16 years; unmarried girl over 16 years, or son over 16 and unable to work.<sup>13</sup> Children over 1 year old.<sup>14</sup> Parents, father-in-law, mother-in-law, and children.<sup>15</sup> Children; mother or sister of unmarried member keeping house for him.<sup>16</sup> Not reported.<sup>17</sup> Mother, sister, or daughter acting as housekeeper; also mother, when father is forbidden to join the local; year not reported.<sup>18</sup> Children under 21 years of age; widowed mother maintained by unmarried member.<sup>19</sup> Parents; children 16 years of age and under.



TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Continued.

## H.—Funds paying benefits on account of death of members and death of members' wives.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—				
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.
502	Bricklayers and masons.....	1895	.....	1895	1895	.....	.....
503	Bricklayers and masons.....	1903	.....	1903	1903	.....	.....
504	Coopers.....	1881	.....	1901	1901	.....	.....
505	Engineers, steam.....	1901	.....	1905	1905	.....	.....
506	Federal L. U. (curb stonecutters).....	1898	.....	1898	1898	.....	.....
507	Hatters.....	1860	.....	1860	1898	.....	.....
508	Mine workers.....	1900	.....	1902	1902	.....	.....
509	Mine workers.....	1894	.....	1902	1902	.....	.....
510	Molders.....	1887	.....	1902	1902	.....	.....
511	Musicians.....	1899	.....	1899	1899	.....	.....
512	Slate workers.....	1901	.....	1905	1905	.....	.....
513	Slate workers.....	1901	.....	1904	1904	.....	.....
514	Stage employees.....	1887	.....	1887	1905	.....	.....
515	Textile workers (loom fixers, etc.).....	1886	.....	1886	1886	.....	.....
516	Typographical Union.....	1873	.....	1873	1873	.....	.....

TABLE I.—YEAR OF ORGANIZATION OF LOCAL LABOR UNIONS AND YEAR EACH BENEFIT WAS INSTITUTED—Concluded.

## I.—Miscellaneous group paying benefits as indicated.

Fund number.	Union.	Year union was organized.	Year benefit was instituted for—					Unemployment.
			Temporary disability.	Death.	Death of wife.	Death of other dependents.	Permanent disability.	
517	Bakers.....	1891						1891
518	Bakers.....	1886						1904
519	Brewery workmen.....	1886		1886				1891
520	Engineers, locomotive.....	1870	1886				1886	
521	Lace operatives.....	1892	1896	1896	1896		1896	
522	Lithographers.....	1893	1899					1899
523	Lithographers.....	1881	1897					1897
524	Lithographers.....	1904	<sup>1</sup> 1905					1905
525	Mine workers.....	1894	1898					
526	Railway employees (street and electric).....	1891		1898	1898	<sup>2</sup> 1898	1900	
527	Spinners.....	1858	<sup>3</sup> 1858	1904			1904	
528	Spinners.....	1858		1858	1898			1887
528	Spinners.....	1878		1892	1892			1892
529	Textile workers (weavers).....	1889		1889	1889			1889
530	Typographical Union.....	1852		1852			1892	1892

<sup>1</sup> Sickness.<sup>2</sup> Children.<sup>3</sup> Accident on duty.

TABLE III.—BENEFITS PAID BY LOCAL LABOR

[The fifth column shows the days at the beginning of temporary disability for which benefits are not disability must continue before the disabled member is entitled to any benefits. For example: A member to benefits he gets benefits dating from the beginning of his disability. A member of fund number 7 must but not for the first week. In fund number 17 a member is not paid for the first 7 days of disability, but

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF

Fund number.	Union.	Mem-ber-ship at end of year.	Temporary disability benefit.				Limit of period.
			Length of mem-ber-ship required to estab-lish title to benefit.	Days at begin-ning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
1	Barbers.....	282	6 mos...	None.	.....	\$3.00	16 wks. in 1 yr.
2	Bill posters.....	186	30 days..	None	7	{ \$1.00 5.00	1 wk. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>4</sup>
3	Bill posters.....	228	6 mos...	None.	7	7.00	5 wks. in 1 yr.
4	Boiler makers.....	74	1 yr. <sup>2</sup> ...	None.	7	5.00	10 wks. in 1 yr.
5	Boiler makers.....	98	1 yr. <sup>2</sup> ...	None.	7	5.00	10 wks. in 1 yr.
6	Bookbinders.....	12	At once.	None.	7	4.00	Unlimited
7	Bookbinders.....	47	6 mos...	7	14	{ 4.00 3.00	10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>3</sup>
8	Bookbinders.....	45	6 mos...	None.	7	3.00	8 wks. in 1 yr.
9	Bookbinders and masons.....	117	6 mos...	None.	.....	10 2.00	6 wks. in 6 mos.
10	Bookbinders.....	70	6 mos...	None.	7	3.00	6 wks. in 4 mos.
11	Box makers.....	130	6 mos...	None.	.....	{ \$1.00 3.00	1 wk. in 1 yr. <sup>3</sup> 12 wks. in 1 yr. <sup>4</sup>
12	Box makers.....	1,586	3 mos...	7	14	{ 3.00 2.00	13 wks. in 1 yr. <sup>3</sup> 13 wks. in 1 yr. <sup>4</sup>
13	Brewery workmen.....	158	6 mos...	None.	14	5.00	13 wks. in 1 yr.
14	Brick, etc., workers.....	115	6 mos...	None.	.....	3.00	13 wks. in 1 yr.
15	Bricklayers and masons.....	170	At once.	None.	.....	10 6.00	10 wks. in 1 yr.
16	Bricklayers and masons.....	40	6 mos...	None.	.....	10 6.00	10 wks. in 1 yr.
17	Bricklayers and masons.....	23	1 yr.....	7	Over 7	4.00	13 wks. in 1 yr.
18	Bricklayers and masons.....	77	6 mos...	None.	.....	10 7.00 11 5.00	10 wks. in 1 yr. 10 wks. in 1 yr.
19	Bricklayers and masons.....	140	At once.	None.	.....	10 7.00 11 5.00	10 wks. in 1 yr. 10 wks. in 1 yr.
20	Bricklayers and masons.....	22	At once.	None.	7	10 6.00	9 wks. for 1 disability
21	Bricklayers and masons.....	229	6 mos...	None.	7	10 5.00	8 wks. in 1 yr.
22	Bricklayers and masons.....	496	At once.	None.	.....	10 5.00	13 wks. for 1 disability
23	Bricklayers and masons.....	166	1 yr.....	None.	.....	10 5.00	13 wks. for 1 disability
24	Bricklayers and masons.....	208	6 mos...	None.	.....	10 6.00	26 wks. for 1 disability
25	Bricklayers and masons.....	4,474	6 mos...	None.	.....	10 5.00 11 2.50	3 mos. for 1 disability 3 mos. for 1 disability
26	Broom, etc., makers.....	30	At once.	7	Over 7	2.50	12 wks. in 1 yr.
27	Broom, etc., makers.....	98	6 mos...	7	14	5.00	13 wks. in 1 yr.
28	Carpenters (Brotherhood).....	295	6 mos...	None.	14	10 4.00 11 2.00	13 wks. in 1 yr. 13 wks. in 1 yr.
29	Carriage, etc., workers.....	151	6 mos...	None.	.....	5.00	13 wks. in 1 yr.
30	Car workers.....	197	3 mos...	7	14	5.00	6 wks. in 1 yr. <sup>10</sup>
31	Electrical workers.....	825	6 mos...	None.	7	{ \$1.00 5.00	1 wk. in 1 yr. <sup>1</sup> 13 wks. in 1 yr. <sup>4</sup>
32	Elevator constructors.....	248	1 yr.....	None.	.....	11 1.00	Unlimited <sup>11</sup>
33	Engineers, locomotive.....	82	At once.	4	Over 4	10 10.50 11 2.00	17 1/2 wks. in 1 yr. <sup>12</sup> Unlimited <sup>4</sup>

<sup>1</sup> Not paid to members receiving death benefit from international.

<sup>2</sup> Not reported.

<sup>3</sup> First period.

<sup>4</sup> Second period.

<sup>5</sup> Six months for members transferred from other lodges.

<sup>6</sup> Funeral, \$15; carriages, \$12; digging grave, \$3.

<sup>7</sup> Male; for sickness.

<sup>8</sup> May be extended by a two-thirds vote.

<sup>9</sup> Female; for sickness.

<sup>10</sup> For sickness.

<sup>11</sup> For membership of 3 years and over.

<sup>12</sup> For membership of 2 and under 3 years.

<sup>13</sup> For membership of 1 and under 2 years.

<sup>14</sup> \$1 per member.

<sup>15</sup> For accident on duty.

<sup>16</sup> Married member; for accident on duty.

<sup>17</sup> Unmarried member; for accident on duty.

## UNION BENEFIT FUNDS DURING THE YEAR.

paid, no matter how long or how short the disability. The next column shows the length of time the member of fund number 2 must be disabled 7 days before he has a right to benefits, but as soon as he is entitled to be disabled 14 days before he is entitled to benefits, at which time he gets benefits for the second week, for the period thereafter.]

## TEMPORARY DISABILITY AND DEATH OF MEMBERS.

Temporary disability benefit.				Death benefit.				Other benefits.				Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.			
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.		
29	\$362.50	\$1.29	6 mos...	<sup>1</sup> \$25.00	( <sup>3</sup> )	( <sup>2</sup> )					1	
75	1,761.00	9.47	30 days..	100.00	1	\$100.00	\$0.54				2	
19	427.00	1.87	6 mos...	100.00	5	500.00	2.19				3	
12	145.00	1.96	1 yr. <sup>4</sup>	75.00	3	225.00	3.04				4	
10	270.00	2.81	1 yr. <sup>5</sup>	75.00	1	75.00	.78				5	
2	8.00	.67	At once	25.00	1	<sup>6</sup> 30.00	2.50				6	
15	155.00	3.30	6 mos...	50.00							7	
2	27.00	.60	6 mos...	50.00							8	
8	66.00	.56	6 mos...	25.00							9	
5	68.00	.97	At once	50.00							10	
6	62.50	.48	1 yr. ....	<sup>11</sup> 100.00 <sup>12</sup> 75.00 <sup>13</sup> 50.00	2	175.00	1.35				11	
98	1,283.00	.81	3 mos...	100.00	11	1,100.00	.69				12	
44	720.00	4.56	6 mos...	( <sup>14</sup> )	8	1,413.00	8.00				13	
6	120.00	1.04	6 mos...	50.00							14	
4	230.00	1.35	At once	100.00	3	300.00	1.76				15	
2	66.00	1.66	At once	100.00	1	100.00	2.50				16	
			1 yr. ....	50.00							17	
			6 mos...	100.00							18	
23	( <sup>1</sup> )		At once	100.00	1	100.00	.71				19	
1	12.00	.55	At once	60.00	1	60.00	2.73				20	
5	160.00	.70	6 mos...	100.00	2	200.00	.87				21	
15	380.00	.78	At once	<sup>15</sup> 200.00	5	1,000.00	2.06				22	
7	165.00	.99	( <sup>2</sup> )	150.00	4	600.00	3.61				23	
4	90.00	.43	6 mos...	100.00	1	100.00	.48				24	
120	2,772.50	.62	6 mos...	<sup>16</sup> 150.00 <sup>17</sup> 100.00 <sup>18</sup> 75.00	72	9,785.15	2.19				25	
12	( <sup>3</sup> )		At once	( <sup>14</sup> )							26	
9	225.00	2.30	6 mos...	75.00							27	
27	580.00	1.97	6 mos...	<sup>17</sup> 100.00	2	200.00	.68				28	
29	605.00	4.01	At once	100.00	4	400.00	2.65				29	
23	340.00	1.73	At once	50.00	4	200.00	1.02				30	
73	<sup>19</sup> 1,638.00	1.86	2 yrs....	( <sup>14</sup> )	3	2,319.00	3.00				31	
26	260.00	1.05	1 yr. ....	<sup>21</sup> 80.00	2	666.00	2.69				32	
17	636.75	7.77	At once	( <sup>20</sup> )	1	80.00	1.00				33	

<sup>1</sup> If dues are in arrears not exceeding 30 days, \$150; over 30 and not over 60 days, \$100; over 60, none paid.

<sup>2</sup> First period; for accident on duty.

<sup>3</sup> Second period; for accident on duty.

<sup>4</sup> For membership of 5 years and over.

<sup>5</sup> For membership of 1 and under 5 years.

<sup>6</sup> For membership of 6 months and under 1 year.

<sup>7</sup> Benefit not paid for fraction of week.

<sup>8</sup> For members 21 to 50 years of age, inclusive.

<sup>9</sup> For members under 21 and over 50 years of age.

<sup>10</sup> \$1 per member, if membership is less than 100.

<sup>11</sup> May receive further benefit by majority vote of association.

<sup>12</sup> Third period.

<sup>13</sup> Not including \$682.30, donations to 12 sick members not beneficiary.

<sup>14</sup> And \$1 per member.

<sup>15</sup> First period; may be extended by governing board in needy cases not to exceed \$400.

<sup>16</sup> \$1 per member, but not to exceed \$100.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPO-

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
34	Engineers, locomotive...	49	At once.	21	Over 21.	<sup>1</sup> \$10.00 <sup>2</sup> 15.00 <sup>3</sup> 10.00	1 wk. in 1 yr. <sup>1</sup> ..... 6 wks. in 1 yr. <sup>2</sup> ..... 16 wks. in 1 yr. <sup>3</sup> .....
35	Engineers, marine.....	270	6 mos...	None.	7	3.00	13 wks. in 1 yr.
36	Engineers, marine.....	67	At once.	None.	.....	15.00 <sup>2</sup> 2.50 <sup>3</sup> 1.00	6 wks. <sup>1</sup> ..... 6 wks. <sup>2</sup> ..... 1 wk. in 1 yr. <sup>3</sup> .....
37	Engineers, stationary ...	107	6 mos...	None.	7	<sup>4</sup> 6.00 <sup>5</sup> 3.00 <sup>6</sup> 1.50	12 wks. in 1 yr. <sup>4</sup> ..... 13 wks. in 1 yr. <sup>5</sup> ..... 13 wks. in 1 yr. <sup>6</sup> .....
38	Engineers, stationary ...	53	6 mos...	7	Over 7	<sup>7</sup> 1.50 <sup>8</sup> 1.00 <sup>9</sup> 5.00	13 wks. in 1 yr. <sup>7</sup> ..... 13 wks. in 1 yr. <sup>8</sup> ..... 13 wks. in 1 yr. <sup>9</sup> .....
39	Engineers, stationary ...	218	6 mos...	None.	.....	<sup>10</sup> 3.00 <sup>11</sup> 5.00 <sup>12</sup> 5.00	13 wks. in 1 yr. <sup>10</sup> ..... 13 wks. in 1 yr. <sup>11</sup> ..... 13 wks. in 1 yr. <sup>12</sup> .....
40	Engineers, stationary ...	107	6 mos...	None.	( <sup>9</sup> )	5.00	13 wks. in 1 yr.
41	Engineers, stationary ...	82	6 mos...	None.	.....	5.00	13 wks. in 1 yr.
42	Engineers, stationary ...	101	6 mos...	None.	( <sup>9</sup> )	<sup>13</sup> 15.00 <sup>14</sup> 1.00	13 wks. for 1 disability <sup>1</sup> ..... 39 wks. for 1 disability <sup>2</sup> .....
43	Federal Labor Union.....	31	At once.	7	<sup>14</sup> .....	<sup>15</sup> 2.50 <sup>16</sup> 1.50 <sup>17</sup> 2.75	10 wks. in 1 yr. <sup>15</sup> ..... 12 wks. in 1 yr. <sup>16</sup> ..... 12 wks. in 1 yr. <sup>17</sup> .....
44	Federal Labor Union.....	19	3 mos...	None.	.....	<sup>18</sup> 5.25	8 wks. in 1 yr. <sup>18</sup> .....
45	Federal Labor Union.....	27	At once.	7	Over 7	.....	.....
46	Federal L. U. (excavators).	5,000	6 mos...	7	Over 7	.....	.....
47	Federal L. U. (horse nail workers).	130	3 mos...	7	14	5.00	10 wks. in 1 yr.....
48	Federal L. U. (rockmen).	1,088	6 mos...	7	Over 7	<sup>19</sup> 5.25	8 wks. for 1 disability.....
49	Flour and cereal mill employees.	38	At once.	None.	7	5.00	6 wks.....
50	Flour and cereal mill employees.	20	7 days...	7	Over 7	5.00	As union may direct...
51	Foundry employees.....	283	6 mos...	7	Over 7	5.00	10 wks. in 1 yr.....
52	Freight handlers.....	35	At once.	None.	7	2.00	Unlimited.....
53	Garment workers (United).	278	6 mos...	None.	14	5.00	( <sup>14</sup> )
54	Garment workers (United).....	94	6 mos...	7	Over 7	<sup>19</sup> 7.00	( <sup>16</sup> )
55	Garment workers (United).....	800	6 mos...	7	Over 7	<sup>19</sup> 7.00	( <sup>16</sup> )
56	Garment workers (United).....	125	1 yr.....	None.	7	5.00	( <sup>20</sup> )
57	Garment workers (United).....	86	30 days..	7	Over 7	<sup>1</sup> 1.00 <sup>2</sup> 5.00	1 wk. in 1 yr. <sup>1</sup> ..... 12 wks. in 1 yr. <sup>2</sup> .....
58	Glass workers, flint.....	402	At once.	14	Over 14	6.00	26 wks. in 1 yr.....

<sup>1</sup> First period.<sup>2</sup> Second period.<sup>3</sup> Third period.<sup>4</sup> \$1 per member.<sup>5</sup> First period; and free attendance of association physician.<sup>6</sup> Second period; and free attendance of association physician.<sup>7</sup> Not including \$17.50, donations.<sup>8</sup> Benefits not paid for fraction of week.<sup>9</sup> For accident on duty.<sup>10</sup> 25 cents per member.<sup>11</sup> For accident on duty; and free attendance of association physician.<sup>12</sup> Including \$5, carriage hire for palibearers.<sup>13</sup> And free attendance of association physician.<sup>14</sup> Not over 10 weeks in 1 year; 15 weeks in any 2 years; 18 weeks in any 3 years; or 20 weeks in any 4 years.<sup>15</sup> All current dues paid up to date; in arrears not exceeding 30 days, \$5 per week.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## RARE DISABILITY AND DEATH OF MEMBERS—Continued.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
7	\$655.00	\$13.37	At once.	\$50.00	3	\$150.00	\$3.06				34
5	69.00	.26	6 mos...	( <sup>4</sup> )	1	239.00	1.00				35
1	10.00	.15	At once.	75.00							36
14	249.00	2.33	6 mos...	50.00							37
1	58.50	1.10	6 mos...	75.00	1	75.00	1.42				38
5	218.00	1.00	6 mos...	100.00	3	300.00	1.38				39
2	100.00	.93	6 mos...	100.00	3	300.00	2.80				40
7	180.00	2.20	6 mos...	100.00	1	100.00	1.22				41
4	239.00	2.37	6 mos...	100.00							42
8	117.00	3.77	3 mos...	( <sup>10</sup> )	1	8.75	.25				43
1	15.00	.79	3 mos...	25.00							44
16	49.00	1.81	At once.	45.00	1	45.00	1.67				45
96	1,221.00	.24	6 mos...	180.00	6	480.00	.10				46
14	205.00	1.58	3 mos...	75.00							47
57	856.50	.79	6 mos...	180.00	8	640.00	.59				48
6	75.00	1.97	At once.	50.00							49
			7 days...	50.00							50
23	500.00	1.77	6 mos...	50.00	3	150.00	.53				51
5	52.00	1.49	At once.	30.00	1	30.00	.86				52
19	465.00	1.67	6 mos...	100.00	3	300.00	1.08				53
10	122.00	1.30	1 yr....	<sup>17</sup> 200.00 <sup>18</sup> 150.00 <sup>19</sup> 100.00 <sup>20</sup> 75.00 <sup>21</sup> 50.00 <sup>22</sup> 37.50 <sup>23</sup> 25.00	2	100.00	1.06				54
54	1,045.00	1.31	1 yr....	<sup>17</sup> 200.00 <sup>18</sup> 150.00 <sup>19</sup> 100.00 <sup>20</sup> 75.00 <sup>21</sup> 50.00 <sup>22</sup> 37.50 <sup>23</sup> 25.00	4	550.00	.69				55
4	135.67	1.09	1 yr....	<sup>24</sup> 200.00 <sup>25</sup> 100.00							56
11	377.00	4.38	30 days	100.00	2	200.00	2.33				57
45	900.00	2.24	At once.	( <sup>1</sup> )	3	987.00	3.00				58

<sup>10</sup> Entering at age 18 and under 35, 10 weeks in 1 year, 15 weeks in 2 years, and 18 weeks in 3 years; at age 35 and under 45, 5 weeks in 1 year and 8 weeks in 2 years; at age 45 and over, 3 weeks in 1 year and 2 weeks in any 1 year thereafter.

<sup>11</sup> Entering at age 18 and under 35 and 5 years' continuous good standing.

<sup>12</sup> Entering at age 18 and under 35 and 3 years' continuous good standing.

<sup>13</sup> Entering at age 18 and under 35 and 1 year's continuous good standing, or entering at age 35 and under 45 and 5 years' continuous good standing.

<sup>14</sup> Entering at age 35 and under 45 and 3 years' continuous good standing.

<sup>15</sup> Entering at age 35 and under 45 and 1 year's continuous good standing, or entering at age 45 and over and 5 years' continuous good standing.

<sup>16</sup> Entering at age 45 and over and 3 years' continuous good standing.

<sup>17</sup> Entering at age 45 and over and 1 year's continuous good standing.

<sup>18</sup> Entering at age 18 and under 35, 10 weeks in 1 year; at age 35 and under 45, 8 weeks in 1 year; at age 45 and over, 3 weeks in 1 year.

<sup>19</sup> For membership of 5 years and over.

<sup>20</sup> For membership of 1 and under 5 years.

TABLE II.—BENEFITS PAID BY LOCAL LABOR UNION

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPO-

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
59	Glass workers, flint.....	38	6 mos...	7	Over 7	\$4.00	13 wks. in 1 yr. <sup>1</sup>
60	Glass workers, flint.....	35	At once.	7	Over 7	2.00	13 wks. in 1 yr. <sup>2</sup>
61	Glass workers, flint.....	85	At once.	7	Over 7	6.00	Unlimited.
62	Hod carriers.....	90	6 mos...	7	Over 7	4.00	10 wks. in 1 yr.
63	Hod carriers.....	110	6 mos...	None.	Over 7	4.00	12 wks. in 1 yr.
64	Hod carriers.....	450	6 mos...	7	Over 7	5.00	10 wks. in 1 yr.
65	Horseshoers.....	51	6 mos...	7	Over 7	6.00	13 wks. in 1 yr.
66	Horseshoers.....	19	1 yr.....	None.	7	4.00	26 wks. in 1 yr.
67	Horseshoers.....	225	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.
68	Horseshoers.....	28	6 mos...	10 <sup>7</sup>	14	7.00	13 wks. in 1 yr.
69	Horseshoers.....	63	2 mos...	None.	7	5.00	13 wks. in 1 yr.
70	Horseshoers.....	31	6 mos...	7	Over 7	5.00	26 wks. in 1 yr.
71	Horseshoers.....	76	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.
72	Horseshoers.....	127	6 mos...	None.	Over 7	5.00	13 wks. in 1 yr.
73	Hotel, etc., employees...	262	90 days..	4	Over 4	7.00	4 wks. for 1 disability
74	Hotel, etc., employees...	48	6 mos...	7	Over 7	5.00	4 wks. for 1 disability
75	Hotel, etc., employees...	340	6 mos...	7	14	5.00	12 wks. in 1 yr.
76	Hotel, etc., employees...	200	6 mos...	7	14	5.00	12 wks. in 1 yr.
77	Hotel, etc., employees...	349	6 mos...	None.	7	3.50	7 wks. in 1 yr.
78	Hotel, etc., employees...	90	6 mos...	7	14	5.00	10 wks. in 1 yr.
79	Hotel, etc., employees...	52	6 mos...	None.	7	5.00	7 wks. in 1 yr.
80	Hotel, etc., employees...	350	6 mos...	7	Over 7	3.50	7 wks. in 1 yr.
81	Hotel, etc., employees...	106	6 mos...	None.	7	5.00	13 wks. in 1 yr.
82	Hotel, etc., employees...	156	6 mos...	None.	7	5.00	10 wks. in 1 yr.
83	Hotel, etc., employees...	121	6 mos...	None.	7	7.00	10 wks. in 1 yr.
84	Hotel, etc., employees...	247	90 days..	None.	Over 7	4.00	4 wks. in 6 mos.
85	Hotel, etc., employees...	35	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.
86	Hotel, etc., employees...	45	6 mos...	None.	7	5.00	26 wks. in 1 yr.
87	Hotel, etc., employees...	500	90 days..	7	Over 7	7.00	8 wks. in 1 yr.
88	Iron, steel, and tin workers.	52	At once.	7	Over 7	6.00	15 wks. in 1 yr.
89	Lace operatives.....	45	26 wks..	5	Over 5	5.00	13 wks. in 1 yr.
90	Leather workers (Amalgamated).....	194	6 mos...	None.	14	5.00	10 wks. in 1 yr.
91	Letter carriers.....	240	6 mos...	None.	14	2.00	10 wks. in 1 yr.
92	Letter carriers.....	1,725	6 mos...	None.	7	1.00	90 days in 1 yr.
93	Letter carriers.....	43	1 mo....	7	Over 7	18.00	26 wks. <sup>1</sup>
94	Letter carriers.....	53	At once.	7	14	1.00	26 wks. <sup>2</sup>
95	Letter carriers.....	79	60 days..	None.	7	8.00	26 wks. <sup>3</sup>
96	Letter carriers.....	202	3 mos...	None.	7	1.00	26 wks. <sup>4</sup>
97	Longshoremen.....	96	30 days..	None.	Over 7	8.00	4 wks. <sup>5</sup>
98	Longshoremen.....	373	3 mos...	7	Over 7	10.00	8 wks. in 1 yr.
99	Longshoremen.....	212	60 days..	None.	Over 7	5.00	18 wks. in 1 yr.
100	Longshoremen.....	652	At once.	7	Over 7	1 wk. in 1 yr. <sup>1</sup>	25 wks. in 1 yr. <sup>2</sup>

<sup>1</sup> First period.<sup>2</sup> Second period.<sup>3</sup> \$2 per member.<sup>4</sup> \$5 per member.<sup>5</sup> \$1 per member.<sup>6</sup> For accident on duty or going to or from work.<sup>7</sup> 50 cents per member.<sup>8</sup> For accident.<sup>9</sup> Not reported.<sup>10</sup> None if disability lasts 3 weeks.<sup>11</sup> For married men.<sup>12</sup> For single men.<sup>13</sup> For cooks and waiters, male.<sup>14</sup> For all others.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## BARY DISABILITY AND DEATH OF MEMBERS—Continued.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
4	\$250.00	\$6.58	6 mos...	\$75.00	3	\$225.00	\$5.92				59
4	600.00	7.06	At once.	(*)	1	65.75	2.00				60
16	95.00	1.07	6 mos...	(*)							61
20	80.00	.73	6 mos...	(*)	1	65.00	.50				62
15	(*)		6 mos...	50.00	4	200.00	.44				63
15	276.00	5.41	6 mos...	100.00							64
8	44.00	2.32	1 yr...	20.00							65
40	1,100.00	4.89	6 mos...	75.00	2	150.00	.67				66
5	146.00	5.21	6 mos...	50.00							67
7	54.00	.86	2 mos...	50.00							68
3	65.00	2.10	6 mos...	50.00							69
3	165.00	2.17	6 mos...	100.00							70
1	65.00	.51	6 mos...	(*)							71
39	545.13	2.08	60 days...	50.00	1	79.25	.30				72
8	78.00	1.63	6 mos...	50.00	2	100.00	2.08				73
40	1,110.00	3.26	6 mos...	200.00	5	1,000.00	2.94				74
85	1,700.00	8.50	6 mos...	50.00	8	400.00	2.00				75
39	519.00	1.49	6 mos...	25.00	5	125.00	.36				76
12	170.00	1.89	6 mos...	50.00							77
8	125.00	2.40	6 mos...	50.00							78
15	435.00	1.24	6 mos...	50.00	5	250.00	.71				79
4	(*)		6 mos...	50.00	1	50.00	.47				80
17	250.00	1.60	6 mos...	50.00	1	50.00	.32				81
35	455.00	3.76	6 mos...	50.00	5	250.00	2.07				82
9	120.00	.49	6 mos...	50.00							83
4	55.00	1.57	6 mos...	50.00							84
6	195.00	4.33	6 mos...	50.00							85
34	489.00	.98	90 days <sup>19</sup>	75.00							86
9	138.00	2.65	At once.	(*)							87
6	30.00	.67	26 wks...	100.00							88
16	430.00	1.79	1 yr...	50.00							89
			6 mos...	20.00	2	400.00	1.67				90
180	6,875.00	3.99	6 mos...	100.00	27	2,700.00	1.57				91
1	20.00	.47	1 mo....	(*)							92
2	140.00	2.64	At once.	40.00							93
12	605.00	7.66	60 days...	100.00	1	100.00	1.27				94
29	1,182.00	5.70	3 mos...	(*)	1	202.00	1.00				95
4	(*)		30 days...	75.00	3	225.00	2.34				96
84	1,445.00	3.87	3 mos...	67.00	4	268.00	.72				97
87	(*)		60 days...	50.00	3	150.00	.71				98
(*)	(*)		At once.	100.00	23	2,300.00	3.53				99

<sup>19</sup> And an amount not to exceed \$20 to mother, wife, or child.

<sup>20</sup> Paid under superseeded system of benefit.

<sup>21</sup> For male members.

<sup>22</sup> For female members.

<sup>23</sup> Reinstated members, 60 days.

<sup>24</sup> For journeymen.

<sup>25</sup> For apprentices.

<sup>26</sup> Per day.

<sup>27</sup> Also \$15 additional for flowers or pallbearers.

<sup>28</sup> Third period.

<sup>29</sup> Fourth period.

<sup>30</sup> Fifth period.

<sup>31</sup> For accident on duty.



TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPO-

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
101	Machinists.....	450	30 days..	7	Over 7	<sup>1</sup> \$5.00 <sup>2</sup> 2.50 <sup>3</sup> 2.50 <sup>4</sup> 1.25	12 wks. in 1 yr. 12 wks. in 1 yr. <sup>1</sup> 12 wks. in 1 yr. <sup>2</sup> 12 wks. in 1 yr. <sup>3</sup>
102	Machinists.....	1,389	3 mos...	7	Over 7	<sup>1</sup> 5.00 <sup>2</sup> 2.50	10 wks. in 1 yr. 10 wks. in 1 yr.
103	Machinists.....	775	6 mos...	7	Over 7	4.00	12 wks. in 1 yr.
104	Metal polishers.....	229	6 mos...	7	Over 7	5.00	8 wks. in 1 yr.
105	Metal workers.....	49	2 wks...	7	Over 7	4.00	18 wks.
106	Metal workers.....	67	3 mos...	None.	<sup>14</sup> 7	5.00	13 wks. in 1 yr.
107	Metal workers.....	52	3 mos...	None.	<sup>14</sup> 7	6.00	12 wks. in 1 yr.
108	Metal workers.....	268	6 mos...	None.	<sup>17</sup> 5.00	5.00	13 wks. for 1 disability.
109	Miners (Western Fed.)	128	3 mos...	7	Over 7	5.00	26 wks. in 1 yr.
110	Miners (Western Fed.)	225	60 days..	None.	<sup>14</sup> 7	10.00	10 wks. in 1 yr.
111	Miners (Western Fed.)	561	60 days..	7	Over 7	7.00	14 wks. in 1 yr.
112	Miners (Western Fed.)	544	3 mos...	None.	7	<sup>17</sup> 7.00	15 wks. in 1 yr.
113	Miners (Western Fed.)	489	2 mos...	7	Over 7	8.00	10 wks. in 1 yr.
114	Miners (Western Fed.)	1,035	2 mos...	7	14	10.00	9 wks. in 1 yr.
115	Miners (Western Fed.)	40	2 mos...	7	Over 7	10.00	10 wks. in 1 yr.
116	Miners (Western Fed.)	830	3 mos...	7	Over 7	7.00	10 wks. in 1 yr.
117	Miners (Western Fed.)	825	3 mos...	7	Over 7	<sup>1</sup> 8.00 <sup>2</sup> 4.00 <sup>3</sup> 8.00 <sup>4</sup> 4.00	10 wks. in 1 yr. <sup>1</sup> 5 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 5 wks. in 1 yr. <sup>4</sup>
118	Miners (Western Fed.)	1,953	3 mos...	7	Over 7	<sup>1</sup> 8.00 <sup>2</sup> 4.00 <sup>3</sup> 8.00 <sup>4</sup> 4.00	10 wks. in 1 yr. <sup>1</sup> 5 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 5 wks. in 1 yr. <sup>4</sup>
119	Miners (Western Fed.)	398	3 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	7 wks. in 1 yr. <sup>1</sup> 7 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
120	Miners (Western Fed.)	694	3 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
121	Miners (Western Fed.)	235	2 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
122	Miners (Western Fed.)	1,400	2 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
123	Miners (Western Fed.)	611	3 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
124	Miners (Western Fed.)	253	60 days..	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
125	Miners (Western Fed.)	245	At once.	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 6.00 <sup>3</sup> 10.00 <sup>4</sup> 6.00	10 wks. in 1 yr. <sup>1</sup> 10 wks. in 1 yr. <sup>2</sup> 10 wks. in 1 yr. <sup>3</sup> 10 wks. in 1 yr. <sup>4</sup>
126	Miners (Western Fed.)	950	3 mos...	7	Over 7	<sup>1</sup> 10.00 <sup>2</sup> 2.00 <sup>3</sup> 1.00 <sup>4</sup> 5.00	10 wks. in 1 yr. <sup>1</sup> 1 wk. in 1 yr. <sup>2</sup> 1 wk. in 1 yr. <sup>3</sup> 24 wks. in 1 yr. <sup>4</sup>
127	Mine workers.....	321	30 days..	None.	7	<sup>1</sup> 5.00 <sup>2</sup> 2.50 <sup>3</sup> 2.00 <sup>4</sup> 5.00	24 wks. in 1 yr. <sup>1</sup> 24 wks. in 1 yr. <sup>2</sup> 1 wk. in 1 yr. <sup>3</sup> 12 wks. in 1 yr. <sup>4</sup>
128	Mine workers.....	101	At once.	None.	.....	<sup>1</sup> 3.00 <sup>2</sup> 5.00 <sup>3</sup> 3.00 <sup>4</sup> 5.00	1 wk. for 1 disability. <sup>1</sup> 25 wks. for 1 disability. <sup>2</sup> 1 wk. <sup>3</sup> 12 wks. <sup>4</sup>
129	Mine workers.....	201	At once.	None.	7	<sup>1</sup> 3.00 <sup>2</sup> 5.00 <sup>3</sup> 3.00 <sup>4</sup> 5.00	1 wk. for 1 disability. <sup>1</sup> 25 wks. for 1 disability. <sup>2</sup> 1 wk. <sup>3</sup> 12 wks. <sup>4</sup>
130	Mine workers.....	105	1 mo....	None.	7	<sup>1</sup> 3.00 <sup>2</sup> 5.00 <sup>3</sup> 3.00 <sup>4</sup> 5.00	1 wk. for 1 disability. <sup>1</sup> 25 wks. for 1 disability. <sup>2</sup> 1 wk. <sup>3</sup> 12 wks. <sup>4</sup>
131	Mine workers.....	336	At once.	7	14	5.00	13 wks. for 1 disability.
132	Mine workers.....	135	1 mo....	<sup>17</sup> 7	Over 7	5.00	13 wks. in 1 yr.
133	Musicians.....	51	6 mos...	None.	7	3.00	10 wks. in 1 yr.
134	Musicians.....	200	1 yr....	7	Over 7	3.00	10 wks.
135	Musicians.....	142	1 yr....	<sup>17</sup> 7	Over 7	5.00	10 wks. in 1 yr.

<sup>1</sup> First period; for journeymen.<sup>2</sup> First period.<sup>3</sup> First period; for apprentices.<sup>4</sup> Second period; for journeymen.<sup>5</sup> Second period.<sup>6</sup> Second period; for apprentices.<sup>7</sup> For journeymen.<sup>8</sup> For apprentices.<sup>9</sup> For journeymen, for membership of 2 years and over.<sup>10</sup> For journeymen, for membership under 2 years, and for apprentices, membership of 2 years and over<sup>11</sup> For apprentices, for membership under 2 years.<sup>12</sup> If no relatives, burial expenses are paid.<sup>13</sup> For membership of 1 year and over.<sup>14</sup> For membership under 1 year.<sup>15</sup> Benefit not paid for fraction of week.<sup>16</sup> \$1 per member.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## SICKNESS, DISABILITY AND DEATH OF MEMBERS—Continued.

Temporary disability benefit.			Death benefit.						Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.			
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.		
23	\$452.50	\$1.01	30 days..	\$100.00	3	\$300.00	\$0.67				101	
108	2,015.00	1.47	6 mos...	<div><div>\$ 50.00</div><div>\$ 25.00</div><div>\$ 12.50</div></div>	11	550.00	.40				102	
41	696.00	.90	6 mos...	<div><div>\$ 50.00</div><div>\$ 50.00</div></div>	3	168.00	.22				103	
18	285.00	1.24	6 mos...	<div><div>\$ 50.00</div><div>\$ 25.00</div></div>	2	75.00	.33				104	
3	24.00	.49	6 mos...	100.00							105	
6	110.00	1.64	3 mos...	50.00							106	
4	70.00	1.35	3 mos...	(15)	1	52.00	1.00				107	
11	245.00	.91	6 mos...	(15)							108	
26	981.30	7.67	3 mos...	50.00	2	100.00	.78				109	
35	1,380.00	6.13	60 days..	90.00	4	315.00	1.40				110	
93	3,853.00	6.87	60 days..	75.00	11	825.00	1.47				111	
72	2,453.00	4.51	3 mos...	100.00	4	400.00	.74				112	
56	2,145.15	4.39	2 mos...	75.00	6	450.00	.92				113	
203	6,772.55	6.54	2 mos...	90.00	11	990.00	.96				114	
16	460.00	11.50	At once.	75.00							115	
97	2,853.00	3.44	At once.	75.00	15	1,190.00	1.43				116	
32	1,000.00	1.90	At once.	90.00	2	180.00	.34				117	
67	2,643.00	1.35	At once.	90.00	12	1,037.10	.53				118	
47	1,128.00	2.83	At once.	90.00	6	541.75	1.36				119	
9	210.10	.30	At once.	80.00	6	480.00	.69				120	
30	1,400.00	5.96	At once.	75.00	1	75.00	.32				121	
188	7,475.95	5.34	At once.	75.00	15	1,125.00	.80				122	
57	1,985.00	3.25	At once.	90.00	6	505.50	.83				123	
30	1,226.75	4.85	60 days..	90.00	2	187.50	.74				124	
18	555.50	2.39	At once <sup>m</sup>	75.00	2	150.00	.61				125	
15	844.00	.89	At once.	90.00	3	270.00	.28				126	
34	1,479.00	4.61	30 days..	50.00	1	50.00	.16				127	
15	105.00	1.04	At once.	50.00	1	50.00	.50				128	
18	414.00	2.06	At once.	100.00							129	
18	268.40	2.55	1 mo. ....	50.00							130	
10	250.00	.74	At once.	100.00	1	100.00	.30				131	
29	641.50	4.75	1 mo. ....	50.00	1	50.00	.37				132	
5	( <sup>m</sup> )		6 mos. ....	50.00							133	
10	196.00	.98	1 yr. ....	( <sup>m</sup> )	5	1,000.00	5.00				134	
4	100.00	.70	1 yr. ....	100.00	1	108.40	.76				135	

<sup>11</sup> For accident on duty.

<sup>12</sup> 50 cents per member.

<sup>13</sup> In 1 case half benefits voted by union.

<sup>14</sup> For membership of 6 months and over.

<sup>15</sup> For membership under 6 months.

<sup>16</sup> Since March 1, 1907; prior to that date, \$10.

<sup>17</sup> Since March 1, 1907; prior to that date, 2 months.

<sup>18</sup> Since July 1, 1906; prior to that date, \$8.

<sup>19</sup> First period; 17 years of age and over.

<sup>20</sup> First period; under 17 years of age.

<sup>21</sup> Second period; 17 years of age and over.

<sup>22</sup> Second period; under 17 years of age.

<sup>23</sup> First period; for accident on duty or going to or from work.

<sup>24</sup> Second period; for accident on duty or going to or from work.

<sup>25</sup> None if disability lasts 14 days and over.

<sup>26</sup> Not reported.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPO-

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.					Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.		
136	Painters.....	225	6 mos...	7	Over 7	\$5.00	20 wks. in 1 yr.....	
137	Photo-engravers.....	29	At once.	7	Over 7	6.00	5 wks. in 1 yr.....	
138	Plasterers.....	138	6 mos...	7	Over 7	{ 8.00	10 wks. in 1 yr. <sup>1</sup> .....	
139	Printing pressmen.....	200	6 mos...	None.	.....	{ 4.00	10 wks. in 1 yr. <sup>1</sup> .....	
140	Printing pressmen.....	1,184	4 mos...	None.	7	5.00	6 wks. in each quarter.....	
141	Railroad telegraphers.....	325	6 mos...	7	14	7.00	6 mos.....	
142	Railroad telegraphers.....	239	1 yr.....	7	14	{ 5.00	10 wks. in 1 yr. <sup>1</sup> .....	
143	Railroad telegraphers.....	37	At once.	7	14	{ 2.00	42 wks. in 1 yr. <sup>1</sup> .....	
144	Railroad trainmen.....	234	3 mos...	7	14	4.00	26 wks.....	
145	Railroad trainmen.....	451	3 mos...	None.	14	5.00	10 wks. in 1 yr.....	
146	Railroad trainmen.....	322	2 wks....	7	14	5.00	12 wks. in 1 yr.....	
147	Railway carmen.....	86	6 mos...	3	Over 3	{ 71.00	70 days for 1 disability <sup>1</sup> .....	
148	Railway carmen.....	344	6 mos...	None.	7	{ 5.50	(2)	
149	Railway carmen.....	55	3 mos...	None.	.....	4.00	6 wks. in 6 mos.....	
150	Railway clerks.....	198	At once.	None.	.....	3.00	Unlimited.....	
151	Railway employees (street and electric).....	473	3 mos...	None.	14	{ 21.00	1 wk. in 1 yr. <sup>1</sup> .....	
152	Roofers, composition.....	275	6 mos...	None.	.....	{ 5.00	5 wks. in 1 yr. <sup>1</sup> .....	
153	Shipwrights, etc.....	34	6 mos...	7	Over 7	5.00	10 wks. for 1 disability.....	
154	Shipwrights, etc.....	108	3 mos...	None.	4	19 8.00	8 wks. in 1 yr.....	
155	Stage employees.....	67	6 mos...	None.	14	4.00	6 wks. for 1 disability.....	
156	Steam fitters.....	275	6 mos...	14 7	Over 7	{ 1.00	1 wk. for 1 disability <sup>14</sup> .....	
157	Stereotypers, etc.....	127	6 mos...	None.	.....	{ 5.00	22 wks. for 1 disability <sup>14</sup> .....	
158	Stove mounters, etc.....	36	6 mos...	7	14	{ 4.00	1 wk. for 1 disability <sup>15</sup> .....	
159	Switchmen.....	204	At once.	None.	.....	{ 3.00	1 wk. for 1 disability <sup>15</sup> .....	
160	Switchmen.....	275	At once.	None.	14	{ 17 2.00	Unlimited <sup>17</sup> .....	
161	Switchmen.....	149	6 mos...	14 14	Over 14	3.00	13 wks. for 1 disability <sup>18</sup> .....	
162	Teamsters.....	1,060	6 mos...	7	Over 7	{ 2.00	13 wks. for 1 disability <sup>19</sup> .....	
163	Teamsters.....	108	6 mos...	None.	7	5.00	10 wks. for 1 disability.....	
164	Typographical.....	82	6 mos...	None.	7	7.00	13 wks. in 1 yr.....	
165	Typographical.....	468	6 mos...	None.	.....	{ 1.00	1 wk. in 1 yr. <sup>1</sup> .....	
166	Typographical.....	122	6 mos...	None.	.....	{ 5.00	7 wks. in 1 yr. <sup>2</sup> .....	
167	Typographical.....	400	At once.	None.	7	{ 3.00	8 wks. in 1 yr. <sup>15</sup> .....	
168	Typographical.....	264	6 mos...	7	14	5.00	13 wks. in 1 yr.....	
169	Typographical.....	402	6 mos...	7	Over 7	{ 2.50	8 wks. for 1 disability.....	
170	Wire weavers.....	58	3 mos...	14 7	Over 7	{ 5.00	10 wks. <sup>1</sup> .....	
						{ 2.50	10 wks. <sup>2</sup> .....	
						{ 5.00	12 wks. in 1 yr.....	
						{ 3.00	12 wks. in 1 yr.....	
						{ 6.00	20 wks. in 1 yr. <sup>1</sup> .....	
						{ 3.00	20 wks. in 1 yr. <sup>2</sup> .....	

<sup>1</sup> 50 cents per member.<sup>2</sup> First period.<sup>3</sup> Second period.<sup>4</sup> Benefit not paid for fraction of week.<sup>5</sup> Second period; followed by interval of 6 months without benefit.<sup>6</sup> For sickness; none for accident.<sup>7</sup> Per day; first period.<sup>8</sup> Per day; second period.<sup>9</sup> Second period; unlimited for sickness; 1 year for accident.<sup>10</sup> Second period; if dues are paid in advance, otherwise \$1.<sup>11</sup> Not reported.<sup>12</sup> For accident on duty.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## SICKNESS, DISABILITY AND DEATH OF MEMBERS—Concluded.

Temporary disability benefit.			Death benefit.						Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.			
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.		
14	\$340.00	\$1.51	1 yr. ....	(1)	1	\$112.50	\$0.50				126	
			At once.	\$25.00	1	25.00	.86				127	
5	275.00	1.99	6 mos. ...	100.00	1	100.00	.72				128	
8	365.00	1.83	At once.	25.00	1	25.00	.13				129	
55	2,570.00	2.17	4 mos. ...	250.00	10	2,576.00	2.18				140	
16	463.00	1.42	6 mos. ...	50.00	2	100.00	.31				141	
25	564.00	2.36	1 yr. ....	50.00	4	200.00	.84				142	
1	15.00	.41	6 mos. ...	100.00							143	
46	987.00	4.22	At once.	150.00							144	
45	1,205.00	2.67	At once.	100.00	3	300.00	.67				145	
175	1,715.00	5.33	At once.	50.00	5	250.00	.78				146	
30	681.50	7.92	6 mos. ...	100.00							147	
54	960.00	2.79	6 mos. ...	60.00							148	
			At once.	25.00							149	
21	(11)		At once.	60.00	1	60.00	.30				150	
50	860.00	1.82	1 yr. ....	150.00	2	300.00	.63				151	
24	689.00	2.51	6 mos. ...	60.00	4	240.00	.87				152	
6	80.00	2.35	6 mos. ...	(12)							153	
3	27.00	.25	3 mos. ...	100.00							154	
3	57.00	.85	6 mos. ...	25.00	1	25.00	.37				155	
22	510.00	1.85	6 mos. ...	100.00	4	400.00	1.45				156	
25	850.00	6.09	6 mos. ...	(13)	2	254.00	2.00				157	
5	100.00	2.78	6 mos. ...	50.00	1	50.00	1.39				158	
25	705.00	3.46	At once.	50.00	2	100.00	.49				159	
21	725.00	2.64	At once.	100.00	7	700.00	2.55				160	
23	651.00	4.37	6 mos. ...	50.00							161	
52	2,317.85	2.19	6 mos. ...	100.00	15	1,500.00	1.42				162	
16	270.00	2.50	6 mos. ...	50.00							163	
11	322.00	3.93	1 yr. ....	50.00	2	100.00	1.22				164	
34	582.00	1.24	6 mos. ...	125.00	4	485.00	1.04				165	
12	275.00	2.25	6 mos. ...	50.00	3	150.00	1.23				166	
16	172.00	.43	At once.	75.00	4	300.00	.75				167	
24	819.37	3.10	6 mos. ...	50.00	5	250.00	.95				168	
28	774.58	1.93	6 mos. ...	75.00	1	75.00	.19				169	
6	354.00	6.10	3 mos. ...	100.00							170	

<sup>11</sup> \$1 per member.<sup>12</sup> Second period; followed by interval of 13 weeks without benefit.<sup>13</sup> Third period.<sup>14</sup> Fourth period.<sup>15</sup> Fifth period.<sup>16</sup> None if disability lasts 14 days and over.<sup>17</sup> Per day.<sup>18</sup> For accident.<sup>19</sup> For sickness; none for accident, but disability must last 14 days.<sup>20</sup> On 1 claim \$15 unpaid.<sup>21</sup> For membership of 1 year and over.<sup>22</sup> For membership under 1 year.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## B.—FUNDS PAYING BENEFITS ON

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
171	Barbers.....	67	6 mos...	None.	.....	\$2.50	17 wks. in 1 yr.
172	Barbers.....	68	6 mos...	7	14	5.00	20 wks. in 1 yr.
173	Barbers.....	271	6 mos...	7	Over 7	5.00	16 wks. in 1 yr.
174	Barbers.....	120	6 mos...	7	Over 7	3.00	16 wks. in 1 yr.
175	Barbers.....	254	6 mos...	None.	14	2.00	15 wks. in 1 yr.
176	Blacksmiths.....	91	3 mos...	None.	7	3.50	50 days in 1 yr.
177	Boiler makers.....	68	6 mos...	None.	7	5.00	13 wks. in 1 yr.
178	Bookbinders.....	92	26 wks...	7	14	\$ 5.00	26 wks. for 1 disability <sup>1</sup> .
179	Brewery workmen.....	42	3 mos...	None.	7	\$ 2.50	Unlimited <sup>2</sup> .
180	Bricklayers and masons.....	320	30 days...	14	Over 14	4.00	3 mos. for 1 disability <sup>4</sup> .
181	Bridge, etc., workers.....	48	6 mos...	None.	7	5.00	12 wks. for 1 disability...
182	Bridge, etc., workers.....	1,253	30 days...	None.	14	5.00	6 wks.
183	Bridge, etc., workers.....	900	6 mos. <sup>5</sup>	None.	14	5.00	12 wks. in 1 yr.
184	Carpenters (Brotherhood).....	450	6 mos...	7	Over 7	\$ 7.00	12 wks. in 1 yr.
185	Carpenters (Brotherhood).....	1,380	6 mos...	7	Over 7	\$ 5.00	6 wks. in 1 yr.
186	Carpenters (Brotherhood).....	1,303	6 mos...	None.	14	7.00	10 wks. in 1 yr.
187	Carpenters (Brotherhood).....	523	6 mos...	7	14	5.00	12 wks. in 1 yr.
188	Carpenters (Brotherhood).....	237	1 yr.....	7	Over 7	\$ 4.00	10 wks. in 1 yr. <sup>3</sup>
189	Carpenters (Brotherhood).....	139	6 mos...	7	Over 7	\$ 2.50	6 wks. in 1 yr. <sup>3</sup>
190	Carpenters (Brotherhood).....	25	3 mos...	7	Over 7	\$ 5.00	13 wks. in 1 yr.
191	Carpenters (Brotherhood).....	390	6 mos...	7	Over 7	\$ 2.50	13 wks. in 1 yr.
192	Carpenters (Brotherhood).....	70	6 mos...	None.	.....	\$ 1.00	1 wk. in 1 yr. <sup>3</sup>
193	Carpenters (Brotherhood).....	53	6 mos...	7	Over 7	\$ 5.00	8 wks. in 1 yr. <sup>3</sup>
194	Carpenters (Brotherhood).....	125	6 mos...	7	Over 7	\$ 5.00	10 wks. in 1 yr.
195	Carpenters (Brotherhood).....	711	6 mos...	None.	.....	\$ 2.50	10 wks. in 1 yr.
196	Carpenters (Brotherhood).....	248	1 yr.....	7	Over 7	5.00	13 wks. in 1 yr.
197	Carpenters (Brotherhood).....	690	1 yr.....	7	Over 7	5.00	15 wks. in 1 yr.
198	Carpenters (Brotherhood).....	690	6 mos...	7	Over 7	\$ 5.00	12 wks. in 1 yr. <sup>3</sup>
199	Carpenters (Brotherhood).....	1,400	3 mos...	7	Over 7	\$ 3.00	7 wks. in 1 yr.
200	Carpenters (Brotherhood).....	123	3 mos...	7	14	\$ 5.00	10 wks. in 1 yr.
201	Carriage, etc., workers.....	61	6 mos...	None.	.....	\$ 2.00	8 wks. in 1 yr. <sup>3</sup>
202	Cigar makers.....	28	30 days...	None.	7	3.00	7 wks. in 1 yr.
203	Clerks.....	152	1 yr.....	7	Over 7	5.00	13 wks. in 1 yr.
204	Electrical workers.....	174	6 mos. <sup>11</sup>	None.	.....	\$ 5.00	11 wks. in 1 yr.
205	Electrical workers.....	68	6 mos...	None.	.....	\$ 6.00	10 wks. in 1 yr.
206	Electrical workers.....	45	6 mos...	None.	.....	\$ 5.00	10 wks. in 1 yr.
207	Electrical workers.....	136	9 mos...	None.	.....	5.00	12 wks. for 1 disability
208	Electrical workers.....	153	3 mos. <sup>14</sup>	7	Over 7	5.00	8 wks.
209	Engineers, locomotive.....	40	At once.	7	Over 7	5.00	13 wks. in 1 yr.
						\$ 7.00	13 wks. in 1 yr.
						\$ 3.75	52 wks. for 1 disability <sup>2</sup> .
							Unlimited <sup>3</sup> .

<sup>1</sup> Benefit not paid for fraction of week.<sup>2</sup> First period.<sup>3</sup> Second period.<sup>4</sup> Period may be extended by vote of union.<sup>5</sup> Members admitted by transfer cards, 30 days.<sup>6</sup> For accident on duty.<sup>7</sup> For journeymen 21 and under 50 years of age, for first year; three-fifths of this rate for second year; two-fifths for third and following years for similar or resulting disability.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## ACCOUNT OF TEMPORARY DISABILITY.

Temporary disability benefit.			Death benefit.				Other benefits.			Fund number.	
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.		Average per member of fund.
4	\$77.50	\$1.16									171
8	340.00	5.00									172
23	780.00	2.88									173
6	128.00	1.15									174
29	142.00	.56									175
3	36.50	.40									176
9	180.00	2.65									177
9	235.00	2.55									178
3	68.00	1.62									179
18	389.50	1.22									180
5	85.00	1.77									181
154	5,435.00	4.34									182
43	1,360.00	1.51									183
16	300.00	.67									184
144	3,012.00	2.18									185
110	3,480.00	2.67									186
51	559.90	1.07									187
35	836.00	3.53									188
14	321.00	2.31									189
1	24.00	.96									190
40	585.00	1.50									191
4	130.00	1.86									192
8	62.50	1.18									193
10	255.00	2.04									194
47	1,669.00	2.35									195
37	1,016.06	4.10									196
112	2,343.00	3.40									197
56	1,555.00	2.25									198
111	1,777.50	1.27									199
13	253.00	2.06									200
3	12.00	.20									201
2	15.00	.54									202
18	300.00	1.97									203
21	392.00	2.25									204
8	205.00	3.01									205
5	40.00	.59									206
24	355.00	2.61									207
11	210.00	1.37									208
14	1,058.00	26.45									209

\* For journeymen 50 years of age and over and apprentices for first year; three-fifths of this rate for second year; two-fifths for third and following years for similar or resulting disability.

† For journeymen under 68 years of age.

‡ For journeymen 68 years of age and over and apprentices.

§ One month if admitted by traveling card.

|| For married men.

¶ For single men.

‡ Six months if reinstated.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## B.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
210	Engineers, locomotive...	47	At once.	7	Over 7	(1)	26 wks.
211	Engineers, locomotive...	50	90 days..	None.	14	\$10 00	14 wks. in 1 yr.
212	Engineers, locomotive...	92	At once.	7	Over 7	10.00	26 wks. in 1 yr.
213	Engineers, locomotive...	95	1 yr....	None.	14	8.00	13 wks. in 1 yr.
214	Engineers, marine.....	37	At once.	None.		.25	13 wks. in 1 yr.
215	Engineers, steam.....	170	At once.	7	Over 7	5.00	8 wks. in 1 yr.
216	Firemen, locomotive...	49	At once.	None.	7	(1)	26 wks. in 1 yr.
217	Firemen, locomotive...	106	3 mos...	7	Over 7	5.00	10 wks. in 6 mos.
218	Firemen, locomotive...	102	6 mos...	7	Over 7	6.00	12 wks. in 1 yr.
219	Foundry employees.....	150	6 mos...	7	Over 7	5.00	10 wks. in 1 yr.
220	Garment workers (Ladies').	300	6 mos...	None.	7	3.00	8 wks. in 1 yr.
221	Garment workers (Ladies').	26	At once.	None.	7	3.00	13 wks. in 1 yr.
222	Garment workers (United).	90	6 mos...	None.	14	5.00	10 wks. in 1 yr.
223	Garment workers (United).	36	6 mos...	7	Over 7	4.00 <sup>1</sup>	8 wks. in 1 yr.
224	Glass bottle blowers....	160	7 days..	14	Over 14	12.00	12 wks. in 6 mos.
225	Glass workers, flint....	33	At once.	7	Over 7	6.00	13 wks.
226	Glass workers, flint....	127	At once.	7	Over 7	6.00	12 wks. in 1 yr.
227	Glass workers (Int. Ass'n).	58	3 mos...	None.	7	5.00	10 wks. in 1 yr.
228	Glass workers (Int. Ass'n).	60	3 mos...	None.		5.00	5 wks. in 1 yr.
229	Glass workers, window...	62	At once.	7	Over 7	10.00	(2)
230	Glass workers, window...	86	At once.	7	Over 7	10.00	(2)
231	Glass workers, window...	126	At once.	7	Over 7	10.00	(2)
232	Glass workers, window...	76	At once.	7	Over 7	10.00	(2)
233	Glass workers, window...	126	At once.	14	Over 14	10.00	(2)
234	Glass workers, window...	75	At once.	7	Over 7	10.00	(2)
235	Hatters.....	108	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.
236	Hatters.....	160	3 mos...	None.	14	5.00	13 wks. in 6 mos.
237	Hatters.....	100	3 mos...	None.		7.00	26 wks. in 1 yr.
238	Hatters.....	172	3 mos...	7	Over 7	7.00	13 wks. in 1 yr.
239	Hotel, etc., employees...	152	6 mos...	None.		5.00	10 wks.
240	Hotel, etc., employees...	68	6 mos...	7	14	5.00	7 wks. in 1 yr.
241	Hotel, etc., employees...	24	1 yr....	None.	14	5.00	10 wks. in 1 yr.
242	Hotel, etc., employees...	228	3 mos...	None.	7	5.00	6 wks. for 1 disability <sup>3</sup> .
243	Hotel, etc., employees...	122	6 mos...	None.	7	{ 3.00 1 wk. <sup>4</sup> 5.00 6 wks. <sup>5</sup>	
244	Lace operatives.....	27	3 mos...	7	Over 7	5.00	13 wks. in 1 yr.
245	Lathers.....	125	3 mos...	None.	17	{ 3.00 1 wk. in 1 yr. <sup>1</sup> 7.00 1 wk. in 1 yr. <sup>2</sup> 5.00 6 wks. in 1 yr. <sup>3</sup>	
246	Leather workers (Amalgamated).	158	6 mos...	None.		3.00	13 wks. in 1 yr.
247	Letter carriers.....	82	At once.	None.	14	{ 10.00 13 wks. for 1 disability <sup>1</sup> 5.00 39 wks. for 1 disability <sup>2</sup> 2.50 Unlimited <sup>3</sup>	
248	Machinists.....	605	6 mos...	7	Over 7	4.00	9 wks. in 1 yr.
249	Machinists.....	344	3 mos...	7	Over 7	{ 10 4.00 13 wks. in 1 yr. 12.00 13 wks. in 1 yr. 4.00 13 wks. for 1 disability <sup>1</sup>	
250	Machinists.....	175	3 mos...	7	Over 7	{ 2.00 Unlimited <sup>2</sup>	
251	Machinists.....	90	3 mos...	7	Over 7	5.00	12 wks. in 1 yr.
252	Machinists.....	275	3 mos...	7	Over 7	5.00	10 wks.
253	Machinists.....	106	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.
254	Machinists.....	950	6 mos...	7	Over 7	{ 5.00 6 wks. in 1 yr. <sup>1</sup> 3.00 6 wks. in 1 yr. <sup>2</sup> 1.00 12 wks. in 1 yr. <sup>3</sup>	
255	Meat cutters.....	70	6 mos...	None.	4	4.00	10 wks. in 1 yr.

<sup>1</sup> 50 cents per member; not to exceed \$15 per week.<sup>2</sup> For accident on duty.<sup>3</sup> To end of working season.<sup>4</sup> Benefit not paid for fraction of week.<sup>5</sup> For sickness.<sup>6</sup> No further benefit until after an interval of 13 weeks.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## OF TEMPORARY DISABILITY—Continued.

Temporary disability benefit.			Death benefit.				Other benefits.			Fund number.	
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.		Average per member of fund.
3	\$240.00	\$5.11									210
8	376.50	7.53									211
22	1,378.96	14.99									212
10	245.00	2.58									213
9	200.00	1.18									214
8	330.00	6.73									215
15	385.00	3.63									216
15	852.00	8.35									217
12	192.00	1.28									218
7	168.00	.66									219
3	54.00	2.08									220
3	75.00	.83									221
3	27.25	.76									222
18	900.00	5.63									223
6	129.00	3.91									224
7	284.00	2.24									225
5	90.00	1.55									226
											227
											228
4	97.20	1.57									229
6	90.00	1.05									230
1	10.00	.08									231
12	175.00	2.30									232
5	316.00	2.51									233
2	200.00	2.67									234
15	540.00	5.00									235
20	785.00	4.91									236
11	376.00	3.76									237
24	560.00	3.26									238
10	120.00	.79									239
3	70.00	1.03									240
11	120.00	.53									241
7	96.00	.79									242
3	55.00	2.04									243
13	240.00	1.92									244
8	93.00	.59									245
5	190.13	2.32									246
26	404.00	.67									247
24	577.00	1.68									248
10	156.00	.89									249
9	150.00	1.67									250
12	85.00	.81									251
10	85.00	.80									252
52	895.00	.94									253
8	132.00	1.89									254
											255

1 First period.

2 Second period.

3 Third period.

4 For journeymen.

5 For apprentices.



TABLE II.—BENEFITS PAID BY LOCAL LABOR UNION

## B.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
256	Painters.....	384	6 mos...	None.	14	\$5.00	5 wks. in 6 mos.....
257	Painters.....	271	3 mos...	7	Over 7	5.00	6 wks. in 1 yr.....
258	Painters.....	439	6 mos...	7	Over 7	6.00	6 wks. in 6 mos.....
259	Painters.....	400	6 mos...	7	Over 7	5.00	6 wks.....
260	Painters.....	52	3 mos...	None.	14	5.00	14 wks. in 1 yr.....
261	Painters.....	553	3 mos...	7	Over 7	16.00	8 wks. in 1 yr.....
262	Painters.....	543	6 mos...	7	Over 7	5.00	8 wks. in 1 yr.....
263	Painters.....	175	1 yr. <sup>1</sup>	7	Over 7	5.00	10 wks. in 1 yr.....
264	Painters.....	300	6 mos...	7	Over 7	5.00	8 wks. in 1 yr.....
265	Painters.....	1,524	1 yr.....	7	Over 7	5.00	6 wks. in 1 yr.....
266	Pattern makers.....	110	1 yr.....	14	Over 14	3.00	13 wks. in 1 yr.....
267	Pattern makers.....	934	1 yr.....	14	Over 14	2.50	13 wks. in 1 yr.....
268	Photo-engravers.....	121	3 mos...	None.	14	5.00	10 wks. in 1 yr.....
269	Printing pressmen.....	64	6 mos...	None.	7	\$1.00 \$7.00	1 wk. in 1 yr. <sup>2</sup> 7 wks. in 1 yr. <sup>2</sup>
270	Printing pressmen.....	86	At once.	None.	7	6.00	13 wks.....
271	Railroad trainmen.....	385	At once.	None.	7	5.00	15 wks. in 1 yr.....
272	Railroad trainmen.....	530	3 mos...	7	14	6.00	13 wks. in 1 yr.....
273	Railroad trainmen.....	226	6 mos. <sup>1</sup>	7	Over 7	5.00	13 wks. for 1 disability.....
274	Railroad trainmen.....	113	6 mos...	7	Over 7	\$5.00 \$3.00 \$2.00	13 wks. in 1 yr. <sup>3</sup> 13 wks. in 1 yr. <sup>3</sup> 1 wk. <sup>4</sup>
275	Railroad trainmen.....	197	6 mos...	3	Over 3	\$7.00 \$5.00	1 wk. <sup>4</sup> 50 wks. <sup>5</sup>
276	Railroad trainmen.....	162	3 mos...	7	14	5.00	13 wks. in 1 yr.....
277	Railroad trainmen.....	719	3 mos...	7	Over 7	5.00	12 wks. in 1 yr.....
278	Railway carmen.....	188	At once.	7	Over 7	3.00	10 wks. in 1 yr.....
279	Railway clerks.....	250	3 mos...	None.	7	5.00	4 wks.....
280	Railway conductors.....	52	3 mos...	7	Over 7	7.00	26 wks. in 1 yr.....
281	Railway conductors.....	148	At once.	7	Over 7	5.00	12 wks. in 1 yr.....
282	Railway conductors.....	120	6 mos. <sup>10</sup>	7	14	\$5.00 \$2.50	26 wks. for 1 disability. <sup>6</sup> 26 wks. for 1 disability. <sup>6</sup>
283	Railway employees (street and electric).....	220	6 mos...	7	14	5.00	6 wks. in 1 yr.....
284	Railway employees (street and electric).....	129	At once.	21	Over 21	5.00	12 wks.....
285	Slate and tile roofers.....	195	At once.	7	Over 7	5.00	10 wks. in 1 yr.....
286	Steam fitters.....	70	6 mos...	None.	7	3.00	8 wks. in 1 yr.....
287	Steam fitters.....	119	6 mos...	7	14	5.00	13 wks. in 1 yr.....
288	Switchmen.....	198	At once.	None.	14	\$5.00	13 wks. for 1 disability.....
289	Switchmen.....	61	At once.	7	Over 7	\$5.00 \$3.00	9 wks. <sup>4</sup> 1 wk. <sup>4</sup>
290	Switchmen.....	167	At once.	None.	7	7.00	12 wks.....
291	Tailors.....	260	1 yr.....	7	Over 7	4.00	8 wks. in 1 yr.....
292	Tailors.....	650	1 yr.....	14	Over 14	5.00	10 wks. in 1 yr.....
293	Typographical.....	78	At once.	None.	7	2.00	Unlimited.....

## C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DIS-

294	Bricklayers and masons.	294	6 mos...	None.	7	\$5.00	20 wks. for 1 disability...
295	Bricklayers and masons.	380	6 mos...	None.	7	17.50	6 wks. in 1 yr.....
296	Bricklayers and masons.	356	6 mos...	None.	14	5.00	26 wks. in 1 yr.....
297	Bricklayers and masons.	208	6 mos...	7	Over 7	17.00	16 wks. in 1 yr.....

<sup>1</sup> For accident on duty.<sup>2</sup> At once if admitted by card.<sup>3</sup> None if disability lasts 14 days.<sup>4</sup> Benefit not paid for fraction of week.<sup>5</sup> First period.<sup>6</sup> Second period.<sup>7</sup> At once if admitted on transfer.<sup>8</sup> For sickness; none for accident.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## OF TEMPORARY DISABILITY—Concluded.

Temporary disability benefit.			Death benefit.				Other benefits.			Fund number.	
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.		Average per member of fund.
20	\$240.00	\$0.63									256
98	894.50	3.30									257
35	699.25	1.59									258
19	310.00	.78									259
14	140.00	2.69									260
11	312.00	.56									261
31	655.00	1.21									262
6	140.00	.80									263
26	550.00	1.83									264
113	2,385.00	1.56									265
5	57.00	.52									266
46	1,630.91	1.75									267
6	185.00	1.53									268
8	156.50	2.45									269
2	18.00	.21									270
95	1,023.25	2.66									271
160	1,908.00	3.60									272
49	640.00	2.83									273
23	629.00	5.57									274
20	539.00	2.74									275
22	610.00	3.77									276
80	1,850.00	2.57									277
21	228.00	1.21									278
6	95.00	.38									279
5	98.00	1.88									280
16	341.10	2.30									281
4	205.00	1.71									282
20	360.00	1.64									283
4	130.00	1.01									284
3	45.00	.23									285
4	54.00	.77									286
2	30.00	.25									287
8	200.00	1.01									288
2	26.00	.43									289
26	952.00	5.70									290
6	152.00	.58									291
28	730.00	1.12									292
8	76.00	.97									293

## ABILITY, DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES.

6	\$145.00	\$0.49	6 mos...	{ \$100.00	5	\$500.00	\$1.70				294
				{ 50.00	1	50.00	.17				
6	90.00	.24	6 mos...	{ 125.00	7	875.00	2.30				295
				{ 75.00	1	75.00	.20				
3	107.50	.30	6 mos...	{ 100.00	1	100.00	.28				296
				{ 50.00	4	200.00	.56				
6	161.00	.77	6 mos...	{ (12) 600.00	3	600.00	3.00				297
				{ (16)							

<sup>9</sup> Third period.

<sup>10</sup> At once for disability from accident.

<sup>11</sup> For accident.

<sup>12</sup> Female members not entitled to benefit for 3 weeks before and 5 weeks after confinement.

<sup>13</sup> For death of member's wife.

<sup>14</sup> For accident; last 9 months of fiscal year.

<sup>15</sup> \$1 per member.

<sup>16</sup> For death of member's wife, 50 cents per member.

TABLE XX.—BENEFITS PAID BY LOCAL LABOR UNION  
C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY.

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
298	Bricklayers and masons.	142	At once.	None.	.....	<sup>1</sup> \$4.00 <sup>2</sup> \$2.00	14 wks. for 1 disability <sup>1</sup> .. Unlimited <sup>2</sup> ..
299	Bricklayers and masons.	1,200	At once.	None.	.....	<sup>3</sup> \$5.00	12 wks. for 1 disability ..
300	Bricklayers and masons.	792	6 mos...	7	Over 7	<sup>3</sup> \$5.00	15 wks. for 1 disability...
301	Brush makers.....	238	6 mos...	7	Over 7	6.00	10 wks. in 1 yr.....
302	Engineers, locomotive...	184	At once.	7	Over 7	<sup>10</sup> \$1.00	26 wks. in 1 yr.....
303	Engineers, steam.....	179	At once.	None.	14	7.00	10 wks. in 1 yr.....
304	Horseshoers.....	180	6 mos...	None.	.....	6.00	13 wks. in 1 yr.....
306	Hotel, etc., employees...	78	6 mos...	<sup>14</sup> 7	<sup>14</sup> Over 7	3.50	Unlimited.....
306	Longshoremen.....	560	1 yr.....	None.	7	<sup>17</sup> 0.00 <sup>11</sup> 10.00	48 wks. in 1 yr. <sup>1</sup> .. Relief com. determines <sup>2</sup> .
307	Mine workers.....	319	3 mos...	7	Over 7	<sup>14</sup> 0.00 <sup>12</sup> 4.00 <sup>12</sup> 2.00	12 wks. <sup>1</sup> .. 8 wks. <sup>2</sup> ..
308	Mine workers.....	230	( <sup>21</sup> )	None.	14	<sup>12</sup> \$5.00 <sup>12</sup> \$3.00	13 wks. in 1 yr..... 13 wks. in 1 yr.....
309	Mine workers.....	247	At once.	None.	.....	4.00	13 wks. in 1 yr.....
310	Musicians.....	248	At once.	None.	.....	<sup>15</sup> 0.00 <sup>12</sup> 2.50	8 wks. in 1 yr. <sup>1</sup> .. 8 wks. in 1 yr. <sup>2</sup> ..
311	Plasterers.....	145	6 mos...	7	Over 7	<sup>17</sup> 0.00 <sup>12</sup> 3.00	2 mos. in 1 yr. <sup>1</sup> .. 2 mos. in 1 yr. <sup>2</sup> ..
312	Plasterers.....	390	6 mos...	None.	.....	<sup>3</sup> \$5.00	16 wks. in 1 yr.....
313	Plasterers.....	419	6 mos...	7	Over 7	5.00	13 wks. in 1 yr.....
314	Railway carmen.....	81	At once.	7	Over 7	3.50	13 wks.....
315	Railway carmen.....	425	6 mos...	None.	<sup>10</sup> 7	5.00	13 wks. in 1 yr.....
316	Railway clerks.....	45	1 wk....	7	Over 7	10.00	5 wks.....
317	Railway conductors.....	75	6 mos...	None.	<sup>10</sup> 7	<sup>14</sup> 4.00 <sup>12</sup> 3.00 <sup>12</sup> 2.00	26 wks. for 1 disability <sup>1</sup> .. 13 wks. for 1 disability <sup>2</sup> .. Unlimited <sup>3</sup> ..
318	Railway conductors.....	121	6 mos...	7	Over 7	3.00	13 wks. in yr.....

<sup>1</sup> First period.<sup>2</sup> Second period.<sup>3</sup> If 2 months in arrears, \$50; if 3 months, \$25; if 4 months, \$10.<sup>4</sup> For death of member's wife; if 2 months in arrears, \$25; if 3 months, \$15; if 4 months, \$5.<sup>5</sup> For accident on duty.<sup>6</sup> During first year's membership; \$5 is added for each year of continuous membership, total not to exceed \$300.<sup>7</sup> For death of member's wife, during first year's membership; \$2.50 is added for each year of continuous membership, total not to exceed \$175.<sup>8</sup> For accident on duty; in case of sickness, free medical attendance only.<sup>9</sup> For death of member's wife.<sup>10</sup> Per day.<sup>11</sup> For 3 months of this year no benefits were paid.<sup>12</sup> Not including \$247 donated to member in hospital in lieu of benefits.<sup>13</sup> Voluntary collection of \$100 for death of nonbeneficiary member.<sup>14</sup> For sickness; none for accident.<sup>15</sup> \$1 per member.<sup>16</sup> For death of member's wife, 50 cents per member.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES—Continued.

Temporary disability benefit.			Death benefit.						Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.			
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.		
16	\$257.50	\$1.81	At once.	\$100.00 \$50.00	3	\$300.00	\$2.11				298	
35	1,275.75	1.06	At once.	\$125.00 775.00	19	3,766.75	3.14				299	
16	1,185.00	1.50	6 mos.	100.00 \$50.00	12	1,200.00	1.52				300	
13	542.00	2.28	1 yr.	75.00 \$50.00	4	200.00	.25				301	
22	358.00	1.96	At once.	100.00 \$75.00	2	200.00	1.09				302	
2	35.00	.20	3 mos.	100.00 \$50.00	(13)						303	
17	358.00	1.99	6 mos.	100.00 \$50.00	4	400.00	2.22				304	
4	35.00	.45	6 mos.	(14) 100.00	1	50.00	.28				305	
118	(15)		1 yr.	(16) \$375.00	2	200.00	2.00				306	
53	810.00	2.54	3 mos.	\$375.00 75.00	7	2,625.00	4.69				307	
32	575.00	2.50	(21)	\$75.00 \$75.00	1	75.00	.24				308	
29	532.00	2.15	At once.	\$2100.00 \$60.00	2	200.00	.87				309	
4	115.00	.46	At once.	100.00 \$50.00	1	60.00	.26				310	
13	519.45	3.58	6 mos.	100.00 \$50.00	2	200.00	.81				311	
14	340.00	.87	1 yr.	100.00 \$300.00	3	300.00	2.07				312	
47	1,205.00	2.88	6 mos.	\$200.00 \$50.00	5	700.00	1.80				313	
37	273.50	3.38	At once.	\$200.00 \$50.00	1	50.00	.13				314	
55	710.00	1.67	6 mos.	25.00 \$25.00	2	400.00	.95				315	
5	210.00	4.67	1 wk.	100.00 \$50.00	1	100.00	.24				316	
9	272.00	3.63	6 mos.	(17) 50.00	4	400.00	.94				317	
10	198.00	1.64	6 mos.	(18) \$25.00	1	25.00	.33				318	

<sup>11</sup> Per month; second period.<sup>12</sup> Not reported.<sup>13</sup> Including \$100 for burial expenses.<sup>14</sup> For death of member's wife, actual burial expenses not to exceed \$60.<sup>15</sup> For sickness, 6 weeks; for accident, 2 weeks.<sup>16</sup> Full turn members.<sup>17</sup> Half turn members.<sup>18</sup> Second period, or until benefit paid reaches maximum of \$75 for 1 year.<sup>19</sup> For membership of 3 years and over.<sup>20</sup> For membership of 2 and under 3 years.<sup>21</sup> For membership of 1 and under 2 years.<sup>22</sup> For membership of 1 year and over.<sup>23</sup> For membership under 1 year.<sup>24</sup> Benefit not paid for fraction of week.<sup>25</sup> Third period.<sup>26</sup> For death of member's wife, \$1 per member.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY,

Fund number.	Union.	Member ship at end of year.	Temporary disability benefit.				
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
319	Spinners.....	70	6 mos....	7	Over 7	\$5.00 3.00 2.50 1.50	13 wks. in 1 yr. <sup>1</sup> ..... 13 wks. in 1 yr. <sup>4</sup> ..... 13 wks. in 1 yr. <sup>3</sup> ..... 13 wks. in 1 yr. <sup>4</sup> .....
320	Teamsters.....	1,800	1 yr.....	7	Over 7	7.00	10 wks. in 1 yr.....

## D.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DIS-

321	Boilermakers.....	10	3 mos....	None.	13 7	\$5.00	4 wks. for 1 disability...
322	Engineers, stationary....	125	6 mos....	None.	.....	5.00	10 wks. in 6 mos. <sup>15</sup>
323	Horseshoers.....	400	6 mos....	7	Over 7	5.00	13 wks. in 1 yr.....
324	Railway carmen.....	209	6 mos....	7	Over 7	5.00	10 wks. in 1 yr.....
325	Typographical.....	2,937	6 mos....	7	Over 7	(2)	.....

## E.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY, DEATH

326	Federal L. U.(scalemen).	25	At once.	None.	7	\$4.00	Unlimited.....
327	Firemen, locomotive....	428	6 mos....	None.	14	5.00	15 wks. for 1 disability...
328	Longshoremen.....	793	6 mos....	None.	7	5.00 2.50	13 wks. in 1 yr. <sup>3</sup> ..... 13 wks. in 1 yr. <sup>4</sup> .....
329	Longshoremen.....	493	60 days .	None.	7	5.00 2.50	13 wks. in 1 yr. <sup>3</sup> ..... Unlimited <sup>4</sup> .....
330	Mine workers.....	123	At once.	21	Over 21	(2)	.....
331	Mine workers.....	402	At once.	None.	.....	5.00	10 wks. for 1 disability..
332	Mine workers.....	65	1 mo....	None.	14	2.00 5.00	1 wk. for 1 disability <sup>3</sup> ... 13 wks. for 1 disability <sup>4</sup> .

<sup>1</sup> First period; for membership of 1 year and over.<sup>2</sup> First period.<sup>3</sup> Second period; for membership of 1 year and over.<sup>4</sup> Second period.<sup>5</sup> First period; for membership under 1 year.<sup>6</sup> Second period, for membership under 1 year.<sup>7</sup> For membership of 1 year and over.<sup>8</sup> For membership under 1 year.<sup>9</sup> For death of member's wife; for membership of 1 year and over.<sup>10</sup> For death of member's wife; for membership under 1 year.<sup>11</sup> And free medical attendance.<sup>12</sup> For death of member's wife.<sup>13</sup> Benefit not paid for fraction of week.<sup>14</sup> For permanent disability; lump sum allowed after membership of 3 months.<sup>15</sup> Not to exceed a total of 30 weeks, except by a two-thirds vote of association.<sup>16</sup> June 30, 1906, to May 16, 1907; previous records destroyed by fire.<sup>17</sup> For permanent disability, per month; allowed after membership of 6 months.<sup>18</sup> In one case only actual expenses, \$61.<sup>19</sup> For permanent disability; lump sum allowed after membership of 6 months.<sup>20</sup> None if disabled 35 days and over.<sup>21</sup> For permanent disability, per week; allowed after membership of 6 months.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
}			6 mos.	7 \$50.00				}			319
				8 25.00							
				9 25.00							
				10 12.50							
				11 100.00							
106	\$3,522.00	\$1.96	1 yr.	12 50.00	9 14	\$900.00 700.00	\$0.50 .39				320

## ABILITY, PERMANENT DISABILITY, AND DEATH OF MEMBERS.

			3 mos.	\$40.00				<sup>14</sup> \$40.00			321
4	<sup>10</sup> \$80.00	\$0.64	6 mos.	75.00	2	<sup>10</sup> \$150.00	\$1.20	<sup>17</sup> 1.00			322
98	1,185.00	2.96	6 mos.	100.00	6	<sup>10</sup> 661.00	1.40	<sup>10</sup> 100.00			323
24	201.00	1.44	6 mos.	75.00				<sup>11</sup> 1.00			324
65	1,039.75	.35	6 mos.	80.00	20	1,600.00	.54	<sup>11</sup> 3.00	\$1,404.00	\$0.48	325

## OF MEMBERS, DEATH OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS.

10	\$82.10	\$3.23	At once.	<sup>(20)</sup> <sup>12</sup> \$25.00	1	\$25.00	\$1.00				326
				<sup>14</sup> 15.00							
53	1,280.00	2.99	1 wk.	<sup>(20)</sup> <sup>15</sup> 50.00							327
				<sup>15</sup> 50.00							
				<sup>17</sup> 25.00	4	100.00	.23				
272	( <sup>20</sup> )		6 mos.	100.00	27	2,700.00	3.40				328
				<sup>15</sup> 60.00							
				<sup>16</sup> 60.00							
122	( <sup>20</sup> )		60 days.	<sup>11</sup> 150.00	10						329
				<sup>(20)</sup> <sup>12</sup> 75.00	5	375.00	.76				
				<sup>(20)</sup>	7						
8	305.50	2.00	At once.	<sup>(20)</sup> <sup>(20)</sup>	3	223.25	1.50				330
				<sup>(20)</sup>	3	121.50	.75				
				75.00	3	225.00	.56				
30	520.00	1.29	At once.	<sup>12</sup> 75.00	1	75.00	.19				331
				<sup>(20)</sup>	8	220.00	.55				
				50.00	1	50.00	.77				
13	294.00	4.52	At once.	<sup>12</sup> 50.00	2	100.00	1.54				332
				<sup>(20)</sup>	2	30.00	.46				

<sup>20</sup> Lump sum of \$25; may be increased or decreased by a two-thirds vote of union.

<sup>21</sup> \$1 per member.

<sup>22</sup> For death of dependent mother, father over 60 years of age, and children living at home.

<sup>23</sup> Unmarried members who have no dependents.

<sup>24</sup> Not reported.

<sup>25</sup> For death of dependent parents, sisters, and brothers of unmarried members, and for children under 18 years of age.

<sup>26</sup> First period; also free medical treatment for members and family.

<sup>27</sup> Second period; also free medical treatment for members and family.

<sup>28</sup> For death of mother of unmarried member.

<sup>29</sup> Funeral expense in addition—maximum, \$75.50.

<sup>30</sup> For death of mother, \$75; for child 3 and under 18 years of age, \$40; under 3 years, \$25.

<sup>31</sup> Lump sum, 25 cents per member.

<sup>32</sup> 50 cents per member.

<sup>33</sup> For death of member's wife, 50 cents per member.

<sup>34</sup> For death of dependent children, 25 cents per member.

<sup>35</sup> For accident.

<sup>36</sup> For death of children under 2 years of age, \$20; 2 and under 5 years, \$25; 5 and under 10 years, \$30; 10 and under 16 years, \$35; 16 years and over and dependent parents, \$75.

<sup>37</sup> For death of children 1 week and under 2 years of age, \$15; 2 and under 10 years, \$25; 10 and under 16 years, \$35; dependent parents, \$50.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## E.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY,

Fund number.	Union.	Mem-ber-ship at end of year.	Temporary disability benefit.				
			Length of mem-ber-ship required to estab-lish title to benefit.	Days at begin-ning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	Limit of period.
333	Mine workers.....*	399	2 wks...	None.	.....	\$1.00 \$ 5.00 \$ 2.00	1 wk. for 1 disability <sup>1</sup> ... 16 wks. for 1 disability <sup>2</sup> ... Unlimited <sup>3</sup> .....
334	Mine workers.....	312	At once.	7	Over 7	5.00	13 wks. in 1 yr.....
335	Mine workers.....	350	At once.	7	Over 7	5.00	13 wks. in 1 yr.....
336	Mine workers.....	104	At once.	None.	14	\$ 5.00	13 wks. in 1 yr.....
337	Mine workers.....	262	At once.	7	Over 7	\$ 4.00 \$ 1.00	13 wks. in 1 yr. <sup>1</sup> ..... 13 wks. in 1 yr. <sup>2</sup> .....
338	Railway carmen.....	187	6 mos...	7	Over 7	\$ 3.00 \$ 1.00	6 wks. in 1 yr. <sup>1</sup> ..... 6 wks. in 1 yr. <sup>2</sup> .....
339	Railway clerks.....	618	6 mos...	7	Over 7	(11)	Unlimited.....

## F.—FUNDS PAYING BENEFITS ON

340	Boller makers.....	142					
341	Bookbinders.....	811					
342	Bookbinders.....	639					
343	Box makers.....	150					
344	Brewery workmen.....	250					
345	Brewery workmen.....	450					
346	Brewery workmen.....	368					
347	Brewery workmen.....	146					
348	Bricklayers and masons.....	150					
349	Bricklayers and masons.....	82					
350	Bricklayers and masons.....	101					
351	Bricklayers and masons.....	175					
352	Bricklayers and masons.....	145					
353	Carriage, etc., workers.....	306					
354	Carriage, etc., workers.....	85					
355	Coopers.....	48					
356	Coopers.....	51					
357	Coopers.....	202					
358	Engineers, marine.....	15					
359	Engineers, marine.....	140					
360	Engineers, marine.....	2,637					
361	Engineers, marine.....	225					
362	Engineers, marine.....	133					
363	Engineers, marine.....	1,310					
364	Engineers, marine.....	541					
365	Engineers, marine.....	135					
366	Engineers, steam.....	119					
367	Engineers, steam.....	266					
368	Federal L. U. (egg in- spectors).	255					
369	Federal L. U. (gas work- ers).	300					

<sup>1</sup> First period.<sup>2</sup> Second period.<sup>3</sup> Third period.<sup>4</sup> For death of member's wife.<sup>5</sup> For death of dependent children.<sup>6</sup> For death of children under 14 years of age, \$20; 14 years and over and unmarried and not at work, \$35.<sup>7</sup> For death of children under 16 years of age.<sup>8</sup> For accident.<sup>9</sup> For death of children over 14 years of age not at work and unmarried.<sup>10</sup> For death of mother, if dependent on member for support.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## DEATH OF MEMBERS, DEATH OF MEMBERS' WIVES, ETC.—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.			
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.					
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.				
78	\$1,146.60	\$2.87	At once.	\$100.00 \$100.00 \$25.00 50.00	4 2 3 5	\$400.00 200.00 75.00 250.00	\$1.00 .50 .19 .80	}			333			
35	655.00	2.10	At once.	\$50.00 (*) 50.00	3 16 2	150.00 320.00 100.00	.48 1.03 .29							334
62	1,185.00	3.39	At once.	\$50.00 \$20.00 50.00	1 8 1	50.00 160.00 50.00	.14 .46 .48							335
7	110.00	1.06	At once.	\$50.00 \$35.00							336			
56	690.00	2.74	At once.	75.00	4	300.00	1.19	}			337			
				\$50.00	1	50.00	.20							
				\$25.00	3	75.00	.80							
44	134.00	.72	6 mos...	100.00 \$50.00 50.00	1	100.00	.53				338			
4	(12)	.....	6 mos...	65.00 \$35.00 35.00	5	310.00	.50				339			

## ACCOUNT OF DEATH OF MEMBERS ONLY.

		1 yr....	\$100.00							340
		At once.	75.00	9	\$375.00	\$0.83				341
		At once.	100.00	7	700.00	1.10				342
		1 yr....	100.00	1	100.00	.67				343
		At once.	75.00	5	375.00	1.50				344
		At once.	75.00	7	525.00	1.17				345
		At once.	100.00	8	800.00	2.17				346
		At once.	(14)	3	219.00	1.50				347
		At once.	150.00	3	450.00	3.00				348
		At once.	(15)	1	87.00	1.00				349
		At once.	100.00	2	200.00	1.98				350
		At once.	100.00	2	200.00	1.14				351
		6 mos...	200.00	3	600.00	4.14				352
		At once.	100.00	3	300.00	.98				353
		6 mos...	50.00	1	50.00	.59				354
		At once.	50.00	1	50.00	1.04				355
		At once.	50.00	1	50.00	.98				356
		1 yr....	50.00	1	50.00	.25				357
		6 mos...	100.00	1	100.00	6.67				358
		At once.	100.00	1	100.00	.71				359
		1 yr....	100.00	33	3,225.00	1.22				360
		At once.	125.00	4	500.00	2.22				361
		3 mos...	(17)	1	266.00	2.00				362
		1 yr....	100.00	32	3,200.00	2.44				363
		At once.	125.00	7	875.00	1.62				364
		At once.	75.00	3	225.00	1.07				365
		At once.	(18)							366
		At once.	50.00	3	150.00	.56				367
		6 mos...	125.00	1	125.00	.49				368
		6 mos...	(19)	5	375.00	1.25				369

<sup>11</sup> No fixed amount.

<sup>12</sup> Not reported.

<sup>13</sup> For death of dependent mother.

<sup>14</sup> 50 cents per member.

<sup>15</sup> \$1 per member, but not to exceed \$100.

<sup>16</sup> For membership of 1 year; under 1 year a sum determined by vote of union.

<sup>17</sup> \$2 per member, but not to exceed \$500.

<sup>18</sup> \$1 per member.

<sup>19</sup> And must have paid 1 mortuary assessment.

<sup>20</sup> 25 cents per member.



TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## F.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Union.	Member-ship at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
370	Federal L. U. (rock drillers, etc.).	745	.....	.....	.....	.....	.....
371	Federal L. U. (undertakers).	50	.....	.....	.....	.....	.....
372	Firemen, stationary.....	568	.....	.....	.....	.....	.....
373	Freight handlers.....	481	.....	.....	.....	.....	.....
374	Freight handlers.....	650	.....	.....	.....	.....	.....
375	Freight handlers.....	120	.....	.....	.....	.....	.....
376	Freight handlers.....	128	.....	.....	.....	.....	.....
377	Garment Workers (United).	456	.....	.....	.....	.....	.....
378	Glass workers, flint.....	140	.....	.....	.....	.....	.....
379	Glass workers, flint.....	186	.....	.....	.....	.....	.....
380	Hatters.....	1,136	.....	.....	.....	.....	.....
381	Hatters.....	1,120	.....	.....	.....	.....	.....
382	Hatters.....	530	.....	.....	.....	.....	.....
383	Hatters.....	235	.....	.....	.....	.....	.....
384	Hatters.....	200	.....	.....	.....	.....	.....
385	Hatters.....	307	.....	.....	.....	.....	.....
386	Hod carriers.....	130	.....	.....	.....	.....	.....
387	Horseshoers.....	60	.....	.....	.....	.....	.....
388	Horseshoers.....	131	.....	.....	.....	.....	.....
389	Horseshoers.....	125	.....	.....	.....	.....	.....
390	Hotel, etc., employees.....	55	.....	.....	.....	.....	.....
391	Hotel, etc., employees.....	177	.....	.....	.....	.....	.....
392	Laundry workers.....	(*)	.....	.....	.....	.....	.....
393	Longshoremen.....	209	.....	.....	.....	.....	.....
394	Longshoremen.....	400	.....	.....	.....	.....	.....
395	Longshoremen.....	183	.....	.....	.....	.....	.....
396	Longshoremen.....	151	.....	.....	.....	.....	.....
397	Metal polishers.....	127	.....	.....	.....	.....	.....
398	Metal polishers.....	95	.....	.....	.....	.....	.....
399	Miners (Western Fed.).....	183	.....	.....	.....	.....	.....
400	Mine workers.....	350	.....	.....	.....	.....	.....
401	Mine workers.....	90	.....	.....	.....	.....	.....
402	Mine workers.....	80	.....	.....	.....	.....	.....
403	Mine workers.....	172	.....	.....	.....	.....	.....
404	Mine workers.....	120	.....	.....	.....	.....	.....
405	Mine workers.....	155	.....	.....	.....	.....	.....
406	Mine workers.....	55	.....	.....	.....	.....	.....
407	Mine workers.....	28	.....	.....	.....	.....	.....
408	Mine workers.....	110	.....	.....	.....	.....	.....
409	Mine workers.....	60	.....	.....	.....	.....	.....
410	Mine workers.....	70	.....	.....	.....	.....	.....
411	Mine workers.....	35	.....	.....	.....	.....	.....
412	Mine workers.....	450	.....	.....	.....	.....	.....
413	Mine workers.....	64	.....	.....	.....	.....	.....
414	Mine workers.....	36	.....	.....	.....	.....	.....
415	Mine workers.....	168	.....	.....	.....	.....	.....
416	Mine workers.....	85	.....	.....	.....	.....	.....
417	Molders.....	660	.....	.....	.....	.....	.....
418	Molders.....	155	.....	.....	.....	.....	.....
419	Musicians.....	316	.....	.....	.....	.....	.....
420	Musicians.....	402	.....	.....	.....	.....	.....
421	Musicians.....	407	.....	.....	.....	.....	.....
422	Musicians.....	436	.....	.....	.....	.....	.....
423	Musicians.....	415	.....	.....	.....	.....	.....
424	Musicians.....	120	.....	.....	.....	.....	.....
425	Musicians.....	293	.....	.....	.....	.....	.....
426	Musicians.....	342	.....	.....	.....	.....	.....

\* \$1 per member.

\* \$2 per member.

\* At once if admitted on transfer.

\* Not reported.

\* When benefit fund amounts to \$50 or more; otherwise, one-half the sum in fund.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## OF DEATH OF MEMBERS ONLY—Continued.

Temporary disability benefit.			Death benefit.				Other benefits.			Fund number.	
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.		Average per member of fund.
			6 wks...	\$100.00	12	\$1,200.00	\$1.61				370
			6 mos...	100.00	1	100.00	2.00				371
			6 mos...	100.00	3	300.00	.53				372
			6 mos...	120.00	2	240.00	.50				373
			6 mos...	50.00	23	1,100.00	1.69				374
			At once <sup>(1)</sup>	100.00							375
			At once	100.00							376
			1 yr...	100.00	1	100.00	.22				377
			At once <sup>(2)</sup>								378
			At once <sup>(1)</sup>		1	161.00	1.00				379
			At once	200.00	17	3,400.00	2.99				380
			1 yr. <sup>3</sup>	150.00	14	2,100.00	1.88				381
			At once	100.00	9	900.00	1.70				382
			At once	100.00	2	200.00	.85				383
			At once	100.00	5	500.00	2.50				384
			At once	300.00	5	1,500.00	4.89				385
			6 mos...	80.00	1	80.00	.62				386
			3 mos...	100.00	1	100.00	1.67				387
			At once	200.00	3	600.00	4.58				388
			At once	100.00	3	300.00	2.40				389
			At once	25.00	2	50.00	.91				390
			6 mos...	25.00	2	50.00	.28				391
			6 mos <sup>4</sup>	25.00							392
			At once	100.00	4	400.00	1.91				393
			6 mos...	75.00	9	675.00	1.69				394
			At once	150.00	2	300.00	1.64				395
			3 mos...	85.00	4	340.00	2.25				396
			At once	75.00	1	100.00	.79				397
			At once <sup>5</sup>	25.00							398
			1 yr...	100.00							399
			At once	80.00	3	240.00	1.31				400
			4 wks...	250.00	1	250.00	.71				401
			At once	100.00	1	100.00	1.11				402
			3 mos...	50.00	1	50.00	.68				403
			3 mos <sup>(7)</sup>		6	349.00	2.03				404
			At once	75.00	2	150.00	1.25				405
			1 mo...	80.00	2	160.00	1.03				406
			At once	100.00	1	100.00	1.82				407
			6 mos...	100.00							408
			3 mos...	100.00	5	500.00	4.55				409
			6 mos...	50.00							410
			3 mos...	50.00	3	150.00	2.14				411
			3 mos...	75.00							412
			3 mos <sup>(10)</sup>								413
			3 mos...	25.00	2	50.00	1.39				414
			3 mos...	50.00	1	50.00	.30				415
			3 mos <sup>(10)</sup>								416
			1 yr...	50.00	7	350.00	.53				417
			1 yr...	50.00	6	300.00	1.94				418
			1 yr...	100.00	1	100.00	.32				419
			6 mos...	100.00	4	400.00	1.00				420
			At once	135.00	7	945.00	2.32				421
			1 yr...	200.00	2	400.00	.92				422
			1 yr...	100.00	3	300.00	.72				423
			6 mos...	75.00	1	75.00	.63				424
			6 mos...	250.00	1	250.00	.85				425
			1 yr...	75.00	1	75.00	.22				426

<sup>1</sup> For membership of 1 year and over.<sup>2</sup> For membership of 6 months and under 1 year.<sup>3</sup> For membership under 6 months.<sup>4</sup> Assessment plan; amount not reported.<sup>5</sup> 50 cents per member.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## F.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Union.	Membership at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
427	Musicians.....	165					
428	Pavers and ramblers.....	88					
429	Pavers and ramblers.....	60					
430	Photo-engravers.....	55					
431	Plasterers.....	150					
432	Plate printers.....	115					
433	Plate printers.....	85					
434	Plumbers.....	298					
435	Printing pressmen.....	421					
436	Printing pressmen.....	796					
437	Printing pressmen.....	271					
438	Printing pressmen.....	315					
439	Railway conductors.....	212					
440	Railway employees (street and electric).	1,230					
441	Railway employees (street and electric).	180					
442	Roofers, composition.....	550					
443	Shipwrights, etc.....	112					
444	Stage employees.....	112					
445	Steam fitters.....	200					
446	Steam fitters.....	525					
447	Steam fitters.....	65					
448	Steam fitters.....	(9)					
449	Steam fitters.....	131					
450	Stereotypers, etc.....	60					
451	Stereotypers, etc.....	63					
452	Stereotypers, etc.....	220					
453	Stereotypers, etc.....	39					
454	Stereotypers, etc.....	635					
455	Stereotypers, etc.....	19					
456	Tailors.....	51					
457	Tailors.....	1,040					
458	Teamsters.....	597					
459	Teamsters.....	300					
460	Teamsters.....	425					
461	Teamsters.....	2,700					
462	Teamsters.....	1,400					
463	Textile workers (loom fixers).....	25					
464	Textile workers (weavers).....	155					
465	Textile workers (weavers).....	3,210					
466	Tile layers.....	432					
467	Typographical.....	1,000					
468	Typographical.....	450					
469	Typographical.....	350					
470	Typographical.....	473					
471	Typographical.....	92					

1 For journeymen.

2 For advanced apprentices.

3 Six months if admitted on transfer.

4 \$1 per member.

5 50 cents per member.

6 Not reported.

7 \$2 per member.

8 For membership of 1 year and over.

9 For membership under 1 year.

## BENEFIT FUNDS DURING THE YEAR—Continued.

OF DEATH OF MEMBERS ONLY—Continued.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
			6 mos...	\$75.00							427
			At once.	75.00							428
			6 mos...	50.00	1	\$50.00	\$0.83				429
			1 yr.....	{ 50.00	2	100.00	1.82				430
			At once.	50.00							431
			1 yr.....	100.00							432
			6 mos...	75.00	1	75.00	.88				433
			6 mos...	( <sup>1</sup> )	2	575.00	2.00				434
			At once.	75.00	3	225.00	.53				435
			1 yr.....	( <sup>1</sup> )	4	1,574.00	2.00				436
			At once.	125.00	3	375.00	1.38				437
			At once.	125.00	2	250.00	.79				438
			At once.	75.00	5	375.00	1.77				439
			At once.	100.00	8	800.00	.65				440
			1 yr.....	50.00	2	100.00	.56				441
			6 mos...	100.00	7	700.00	1.27				442
			6 mos...	75.00	3	225.00	2.01				443
			At once.	100.00							444
			At once.	( <sup>1</sup> )	1	150.00	1.00				445
			At once.	100.00	3	300.00	.57				446
			6 mos...	100.00	2	200.00	3.08				447
			1 yr.....	200.00	17	3,400.00					448
			6 mos...	200.00	2	400.00	3.06				449
			At once.	40.00							450
			6 mos...	100.00	2	200.00	3.17				451
			At once.	150.00	3	450.00	1.41				452
			6 mos...	50.00							453
			1 yr.....	125.00	11	1,375.00	2.17				454
			6 mos...	( <sup>1</sup> )							455
			3 mos...	( <sup>1</sup> )	1	45.00	1.00				456
			6 mos...	{ \$ 75.00 } \$ 25.00	17	1,235.00	1.19				457
			3 mos...	75.00	14	1,050.00	1.76				458
			6 mos...	100.00	4	400.00	1.33				459
			3 mos...	100.00	10	1,000.00	2.35				460
			3 mos...	100.00	69	6,900.00	2.56				461
			At once.	100.00	2	200.00	.14				462
			6 mos...	{ \$ 50.00 } \$ 25.00	1	50.00	2.00				463
			12 wks...	40.00	1	40.00	.26				464
			26 wks...	{ \$ 60.00 } \$ 40.00	21	1,050.00	.33				465
			At once.	( <sup>1</sup> )	6	2,379.00	6.00				466
			At once.	100.00	22	2,200.00	2.20				467
			6 mos...	{ \$ 300.00 } \$ 250.00 \$ 200.00 \$ 150.00 \$ 100.00 \$ 75.00 \$ 50.00	10	2,450.00	5.44				468
			60 days...	300.00	2	600.00	1.71				469
			6 mos...	100.00	5	500.00	1.05				470
			1 yr.....	100.00							471

<sup>1</sup> For those paying 15 cents per week dues.<sup>1</sup> For those paying 10 cents per week dues.<sup>1</sup> For membership of 6 years and over.<sup>1</sup> For membership of 5 and under 6 years.<sup>1</sup> For membership of 4 and under 5 years.<sup>1</sup> For membership of 3 and under 4 years.<sup>1</sup> For membership of 2 and under 3 years.<sup>1</sup> For membership of 1 year and under 2 years.<sup>1</sup> For membership of 6 months and under 1 year.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## F.—FUNDS PAYING BENEFITS ON ACCOUNT OF

Fund number.	Union.	Membership at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
472	Typographical .....	1,686	.....	.....	.....	.....	.....
473	Typographical .....	213	.....	.....	.....	.....	.....
474	Typographical .....	1,325	.....	.....	.....	.....	.....
475	Wall-paper printers, etc. ....	42	.....	.....	.....	.....	.....
476	Wood workers .....	200	.....	.....	.....	.....	.....

## G.—FUNDS PAYING BENEFITS ON ACCOUNT OF DEATH OF MEMBERS.

477	Mine workers .....	148	.....	.....	.....	.....	.....
478	Mine workers .....	805	.....	.....	.....	.....	.....
479	Mine workers .....	217	.....	.....	.....	.....	.....
480	Mine workers .....	130	.....	.....	.....	.....	.....
481	Mine workers .....	456	.....	.....	.....	.....	.....
482	Mine workers .....	92	.....	.....	.....	.....	.....
483	Mine workers .....	58	.....	.....	.....	.....	.....
484	Mine workers .....	175	.....	.....	.....	.....	.....
485	Mine workers .....	85	.....	.....	.....	.....	.....
486	Mine workers .....	225	.....	.....	.....	.....	.....
487	Mine workers .....	240	.....	.....	.....	.....	.....
488	Mine workers .....	148	.....	.....	.....	.....	.....
489	Mine workers .....	270	.....	.....	.....	.....	.....

<sup>1</sup> For all except apprentices.<sup>2</sup> For apprentices.<sup>3</sup> For membership of 1 year and over.<sup>4</sup> Not reported.<sup>5</sup> For membership of 6 months and under 1 year.<sup>6</sup> For death of member's wife.<sup>7</sup> For death of children under 16 years of age, and brother or sister under 16 years, of unmarried member, \$18; children 16 years and over, \$30; mother of unmarried member, \$50.<sup>8</sup> For death of children, by vote of the local, \$25 for each death.<sup>9</sup> For death of widowed mother or widow of deceased member.<sup>10</sup> For death of children under 14 years, \$15; 14 years and over and not at work and unmarried, \$35.<sup>11</sup> \$1 per member.<sup>12</sup> For death of member's wife, \$1 per member.<sup>13</sup> For death of children under 14 years of age, 50 cents per member.<sup>14</sup> For death of children under 3 years, \$15; 3 and under 14 years, \$25; 14 years and over, \$50; parents of unmarried member, \$75.<sup>15</sup> For death of children under 3 years of age, \$15; 3 and under 14 years, \$25; 14 years and over, \$50.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## DEATH OF MEMBERS ONLY—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
.....	.....	.....	1 yr.....	\$235.00	27	\$6,047.00	\$3.59	.....	.....	.....	472
.....	.....	.....	.....	100.00				.....	.....	.....	473
.....	.....	.....	6 mos.....	55.00	2	( <sup>1</sup> )	}	.....	.....	.....	473
.....	.....	.....	At once.....	30.00	14	1,400.00		1.06	.....	.....	.....
.....	.....	.....	At once.....	100.00	8	300.00	1.50	.....	.....	.....	475
.....	.....	.....	6 mos.....	100.00				.....	.....	.....	476

## DEATH OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS.

.....	.....	.....	At once.....	\$50.00	2	\$100.00	\$0.68	.....	.....	.....	477
.....	.....	.....	.....	50.00	1	50.00	.34	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>1</sup> )	5	125.00	.84	.....	.....	.....	.....
.....	.....	.....	.....	50.00	6	300.00	.37	.....	.....	.....	.....
.....	.....	.....	At once.....	50.00	8	400.00	.50	.....	.....	.....	478
.....	.....	.....	.....	50.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	At once.....	50.00	2	100.00	.46	.....	.....	.....	.....
.....	.....	.....	.....	50.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	At once.....	( <sup>10</sup> )	12	200.00	.92	.....	.....	.....	479
.....	.....	.....	.....	( <sup>11</sup> )	1	133.00	1.00	.....	.....	.....	.....
.....	.....	.....	6 mos.....	( <sup>12</sup> )	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>13</sup> )	1	70.00	.50	.....	.....	.....	480
.....	.....	.....	.....	( <sup>14</sup> )	9	450.00	.99	.....	.....	.....	.....
.....	.....	.....	1 mo.....	50.00	3	150.00	.33	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>15</sup> )	8	130.00	.29	.....	.....	.....	481
.....	.....	.....	.....	50.00	1	50.00	.54	.....	.....	.....	.....
.....	.....	.....	1 mo.....	50.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>16</sup> )	3	75.00	.82	.....	.....	.....	482
.....	.....	.....	At once.....	50.00	1	50.00	.86	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>17</sup> )	4	165.00	2.84	.....	.....	.....	483
.....	.....	.....	.....	100.00	4	400.00	2.29	.....	.....	.....	.....
.....	.....	.....	At once.....	100.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>17</sup> )	5	115.00	.66	.....	.....	.....	484
.....	.....	.....	At once.....	50.00	1	50.00	.59	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>18</sup> )	2	50.00	.59	.....	.....	.....	485
.....	.....	.....	At once.....	75.00	1	75.00	.33	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>19</sup> )	3	125.00	.56	.....	.....	.....	.....
.....	.....	.....	At once.....	75.00	3	225.00	.94	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>20</sup> )	2	150.00	.63	.....	.....	.....	.....
.....	.....	.....	At once.....	75.00	6	195.00	.81	.....	.....	.....	487
.....	.....	.....	.....	( <sup>21</sup> )	2	150.00	1.01	.....	.....	.....	.....
.....	.....	.....	At once.....	75.00	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>22</sup> )	7	202.50	1.37	.....	.....	.....	.....
.....	.....	.....	At once.....	50.00	1	50.00	.19	.....	.....	.....	.....
.....	.....	.....	.....	( <sup>23</sup> )	8	165.00	.61	.....	.....	.....	489

<sup>16</sup> For death of children under 5 years of age, \$15; 5 and under 12 years, \$20; 12 and under 16 years, \$30; 16 and under 20 years, and mother or sister keeping house for member, \$50.

<sup>17</sup> For death of children or dependent sister or brother under 1 year of age, \$15; 1 year and under 8 years, \$35; 8 years and under 21 years, \$50; 21 years and over, and also dependent parent, \$100.

<sup>18</sup> For death of children under 6 years of age, \$20; father, mother, and other dependent relatives, \$25; children 6 and under 16 years, \$30; children 16 years and over, \$50.

<sup>19</sup> For death of children under 1 year of age, \$25; 1 and under 5 years, \$30; 5 and under 10 years, \$40; 10 and under 15 years, \$50; female members of family 15 years of age and over, and other dependents, \$75.

<sup>20</sup> For death of children under 1 year of age, \$20; 1 and under 6 years, \$30; 6 and under 12 years, \$40; 12 and under 16 years, \$50; 16 years and over, and dependent father or mother of unmarried member, \$75.

<sup>21</sup> For death of children under 1 year of age, \$22.50; 1 and under 6 years, \$30; 6 and under 12 years, \$37.50; 12 and under 16 years, \$52.50; females 16 years and over, and mother, sister, or female relatives keeping house for member, \$60.

<sup>22</sup> For death of children under 1 year of age, \$10; 1 and under 5 years, \$15; 5 and under 10 years, \$20; 10 and under 16 years, \$25; unmarried females 16 years and over, \$30; father, mother, sister, or female relative depending on or keeping house for member, or a son who is unable to work, \$35.

TABLE II.—BENEFITS PAID BY LOCAL LABOR UNION

## G.—FUNDS PAYING BENEFITS ON ACCOUNT OF DEATH OF MEMBERS, DEATH

Fund number.	Union.	Member-ship at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
490	Mine workers.....	52	.....	.....	.....	.....	.....
491	Mine workers.....	62	.....	.....	.....	.....	.....
492	Mine workers.....	156	.....	.....	.....	.....	.....
493	Mine workers.....	296	.....	.....	.....	.....	.....
494	Mine workers.....	460	.....	.....	.....	.....	.....
495	Mine workers.....	( <sup>1</sup> )	.....	.....	.....	.....	.....
496	Mine workers.....	65	.....	.....	.....	.....	.....
497	Mine workers.....	125	.....	.....	.....	.....	.....
498	Mine workers.....	262	.....	.....	.....	.....	.....
499	Mine workers.....	120	.....	.....	.....	.....	.....
500	Mine workers.....	145	.....	.....	.....	.....	.....
501	Mine workers.....	380	.....	.....	.....	.....	.....

## H.—FUNDS PAYING BENEFITS ON ACCOUNT OF DEATH

502	Bricklayers and masons.....	255	.....	.....	.....	.....	.....
503	Bricklayers and masons.....	25	.....	.....	.....	.....	.....
504	Coopers.....	190	.....	.....	.....	.....	.....
505	Engineers, steam.....	25	.....	.....	.....	.....	.....
506	Federal L. U. (curb-stone cutters).....	90	.....	.....	.....	.....	.....

<sup>1</sup> For death of member's wife.<sup>2</sup> For death of children 1 and under 14 years of age, \$15; 14 years and over, \$30.<sup>3</sup> For death of children under 1 year of age, \$10; 1 and under 6 years, \$15; 6 and under 12 years, \$20; 12 and under 16 years, \$25; 16 years and over and unmarried, \$50.<sup>4</sup> Not reported.<sup>5</sup> For death of children 12 years of age and under, \$25; over 12 years, \$50; father, mother, father-in-law, or mother-in-law, if member was their only support, \$50.<sup>6</sup> For death of children under 1 year of age, \$15; 1 and under 3 years, \$20; 3 and under 7 years, \$25; 7 and under 12 years, \$30; 12 and under 15 years, \$35; 15 years and over, \$45; mother or sister keeping house for unmarried member, \$50.<sup>7</sup> For death of children under 3 years of age, \$15; 3 and under 7 years, \$20; 7 and under 12 years, \$25; 12 and under 15 years, \$30; 15 years and over, if unemployed, \$75; mother or sister keeping house for unmarried member, \$50.<sup>8</sup> 50 cents per member.<sup>9</sup> For death of member's wife, 25 cents per member.

## BENEFIT FUNDS DURING THE YEAR—Continued.

## OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
			At once.	\$40.00	1	\$40.00	\$0.77				490
				30.00	1	30.00	.58				
				(9)	3	60.00	1.15				
			At once.	50.00							491
				(9)	1	15.00	.24				
				75.00	1	75.00	.48				
			At once.	175.00	2	(9)					492
				(9)	6	200.00	1.28				
				75.00	2	150.00	.50				
			At once.	175.00	2	150.00	.50				493
				(9)	10	165.00	.55				
				75.00	6	450.00	.98				
			At once.	175.00	5	375.00	.82				494
				(9)	9	140.00	.30				
				(9)							
			3 mos.	(9)	1	20.00	.25				495
				(9)							
			At once.	75.00	1	75.00	1.15				496
				50.00							
				(11)	2	30.00	.46				
				50.00	1	50.00	.40				
			1 mo.	150.00	1	50.00	.40				497
				(12)	2	20.00	.16				
				50.00	1	138.00	.55				
			At once.	150.00	1	114.00	.45				498
				(12)	9	160.00	.63				
				100.00	2	200.00	1.67				
			At once.	100.00							499
				(12)	4	80.00	.67				
				75.00	4	300.00	2.07				
			At once.	175.00	1	75.00	.52				500
				(17)	8	130.00	.90				
				(18)	4	886.00	2.33				
			At once.	(18)							501
				(18)							

## OF MEMBERS AND DEATH OF MEMBERS' WIVES.

			At once.	\$100.00	4	\$400.00	\$1.57				502
				175.00							
			At once.	( <sup>21</sup> )	1	25.00	1.00				503
				( <sup>22</sup> )							
			30 days.	75.00	5	375.00	1.97				504
				50.00	2	100.00	.53				
			At once.	50.00	1	50.00	2.00				505
				125.00							
			6 mos.	( <sup>23</sup> )	1	90.00	1.00				506
				( <sup>24</sup> )	1	45.00	.50				

<sup>10</sup> For death of mother, sister, or daughter acting as housekeeper, or mother where father is forbidden to join local, 25 cents per member.

<sup>11</sup> For death of children under 10 years of age, \$15; 10 and under 16 years, \$25; 16 and under 21 years, \$35; mother of unmarried member, \$50.

<sup>12</sup> For death of children under 1 year of age, \$10; 1 and under 10 years, \$15; 10 and under 16 years, \$25; 16 years and over, \$50.

<sup>13</sup> And 25 cents per member.

<sup>14</sup> For death of member's wife; and 25 cents per member.

<sup>15</sup> For death of children under 1 year of age, \$15; 1 and under 6 years, \$20; 6 and under 16 years, and dependent parents, \$25.

<sup>16</sup> For death of children under 1 year of age, \$15; 1 and under 10 years, \$30; 10 years and over, \$50.

<sup>17</sup> For death of children under 1 year of age, \$15; 1 and under 8 years, \$25; 8 years and over, \$50.

<sup>18</sup> \$1 per member; funeral expenses only during first part of year.

<sup>19</sup> For death of member's wife, 50 cents per member.

<sup>20</sup> For death of children, 25 cents per member.

<sup>21</sup> \$1 per member.



TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## H.—FUNDS PAYING BENEFITS ON ACCOUNT OF DEATH

Fund number.	Union.	Membership at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
507	Hatters.....	230					
508	Mine workers.....	198					
509	Mine workers.....	36					
510	Molders.....	1,090					
511	Musicians.....	2,247					
512	Slate workers.....	269					
513	Slate workers.....	307					
514	Stage employees.....	280					
515	Textile workers (loom fixers, etc.).....	610					
516	Typographical.....	34					

## I.—MISCELLANEOUS GROUP, PAY—

517	Bakers.....	1,121					
518	Bakers.....	550					
519	Brewery workmen.....	240					
520	Engineers, locomotive.....	80	At once.	7	Over 7	<sup>11</sup> \$10.00 <sup>12</sup> \$40.00 <sup>13</sup> \$20.00	1 wk. for 1 disability <sup>11</sup> 1 yr. for 1 disability <sup>12</sup> 1 yr. for 1 disability <sup>13</sup>
521	Lace operatives.....	48	6 mos...	None.	7	7.00	12 wks. in 1 yr.....
522	Lithographers.....	144	At once.	None.		5.00	13 wks. in 1 yr.....
523	Lithographers.....	64	3 mos...	7	Over 7	10.00	12 wks.....
524	Lithographers.....	19	6 mos...	7	Over 7	<sup>14</sup> \$5.00 <sup>15</sup> \$1.00 <sup>16</sup> \$1.50	13 wks. in 1 yr..... 1 wk. <sup>11</sup> 1 wk. <sup>11</sup>
525	Mine workers.....	475	3 mos...	None.		<sup>17</sup> \$5.00 <sup>18</sup> \$2.50	25 wks. <sup>12</sup> 25 wks. <sup>12</sup>

<sup>1</sup> For membership of 90 days and over.<sup>2</sup> For membership of 60 and under 90 days.<sup>3</sup> For membership of 30 and under 60 days.<sup>4</sup> For death of member's wife.<sup>5</sup> \$1 per member.<sup>6</sup> For death of member's wife, 50 cents per member.<sup>7</sup> For death of member's wife; once only.<sup>8</sup> For unemployment; per week; allowed after membership of 9 months.<sup>9</sup> 50 cents per member.<sup>10</sup> For unemployment; per week; allowed after membership of 1 year.<sup>11</sup> First period.<sup>12</sup> Per month; second period.<sup>13</sup> Second period.<sup>14</sup> Per month; third period.<sup>15</sup> Third period.<sup>16</sup> For permanent disability; per month; allowed after admission to membership.<sup>17</sup> For membership of 5 years and over.<sup>18</sup> For membership of 3 and under 5 years.<sup>19</sup> For membership of 1 and under 3 years.<sup>20</sup> For membership of 6 months and under 1 year.

## BENEFIT FUNDS DURING THE YEAR—Continued.

OF MEMBERS AND DEATH OF MEMBERS' WIVES—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
				\$300.00	3	\$900.00	\$3.91				507
			30 days	\$200.00							
				\$100.00							
				\$50.00							
			At once.	(5)	1	190.00	1.00				508
				(6)							
			At once.	\$50.00							509
				\$20.00							
			1 year	\$100.00	7	700.00	.64				510
				\$50.00							
			3 mos	\$100.00	16	1,600.00	.71				511
				\$50.00	9	450.00	.20				
			At once.	\$100.00	1	100.00	.37				512
				\$50.00	1	50.00	.19				
			At once.	\$100.00							513
				\$50.00							
			At once.	\$100.00	8	800.00	2.86				514
				\$100.00							
			1 year	\$100.00	2	200.00	.33				515
				\$50.00	2	100.00	.16				
			6 mos	\$70.00	1	70.00	2.06				516
				\$50.00	2	100.00	2.94				

## ING BENEFITS AS INDICATED.

								\$3.00	\$3,577.00	\$3.19	517
								\$3.50	308.00	.56	518
			At once	(7)	4	\$468.00	\$2.00	\$3.00	198.00	.83	519
30	\$919.34	\$11.49						\$10.00	120.00	1.50	520
				\$125.00	1	125.00	2.60				
				\$100.00							
				\$75.00							
4	47.00	.98	6 mos.	\$50.00				(8)			521
				\$75.00							
				\$60.00							
				\$40.00							
				\$25.00							
16	345.00	2.40						\$3.00 to 9.00			522
3	314.00	4.91						\$10.00	80.00	1.25	523
								(9)			524
175	2,170.10	4.57	At once	\$112.50	4	450.00	.95				
				\$112.50	3	337.50	.71				
				\$20.00	7	140.00	.29	\$10.00	720.00	1.52	525

<sup>1</sup> For death of member's wife; for membership of 5 years and over.

<sup>2</sup> For death of member's wife; for membership of 3 and under 5 years.

<sup>3</sup> For death of member's wife; for membership of 1 and under 3 years.

<sup>4</sup> For death of member's wife; for membership of 6 months and under 1 year.

<sup>5</sup> For permanent disability; lump sum of \$100 if a member 5 years and over; \$90 if a member 4 and under 5 years; \$80 if a member 3 and under 4 years; \$70 if a member 2 and under 3 years; \$60 if a member 1 and under 2 years; \$50 if a member 6 months and under 1 year; none allowed until after membership of 6 months.

<sup>6</sup> For unemployment; per week, according to wages; allowed after membership of 2 months.

<sup>7</sup> For unemployment; per week; allowed after membership of 3 months.

<sup>8</sup> For sickness.

<sup>9</sup> For unemployment; first week, \$6; second to fourth week, \$4 per week; fifth to tenth week, \$3 per week; allowed after membership of 6 months.

<sup>10</sup> First period; 17 years of age and over.

<sup>11</sup> First period; 14 and under 17 years of age.

<sup>12</sup> Second period; 17 years of age and over.

<sup>13</sup> Second period; 14 and under 17 years of age.

<sup>14</sup> For death of children.

<sup>15</sup> For permanent disability; per month; allowed after membership of 3 months.

TABLE III.—BENEFITS PAID BY LOCAL LABOR UNION

## I.—MISCELLANEOUS GROUP, PAYING

Fund number.	Union.	Membership at end of year.	Temporary disability benefit.				Limit of period.
			Length of membership required to establish title to benefit.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	Benefit per week.	
526	Railway employees (street and electric).	1,320	.....	.....	.....	.....	.....
527	Spinners.....	370	6 mos...	7	Over 7	\$4.00 3.00	13 wks. in 1 yr. <sup>4</sup> 13 wks. in 1 yr. <sup>6</sup>
528	Spinners.....	550	.....	.....	.....	.....	.....
529	Textile workers (weavers).....	340	.....	.....	.....	.....	.....
530	Typographical.....	6,500	.....	.....	.....	.....	.....

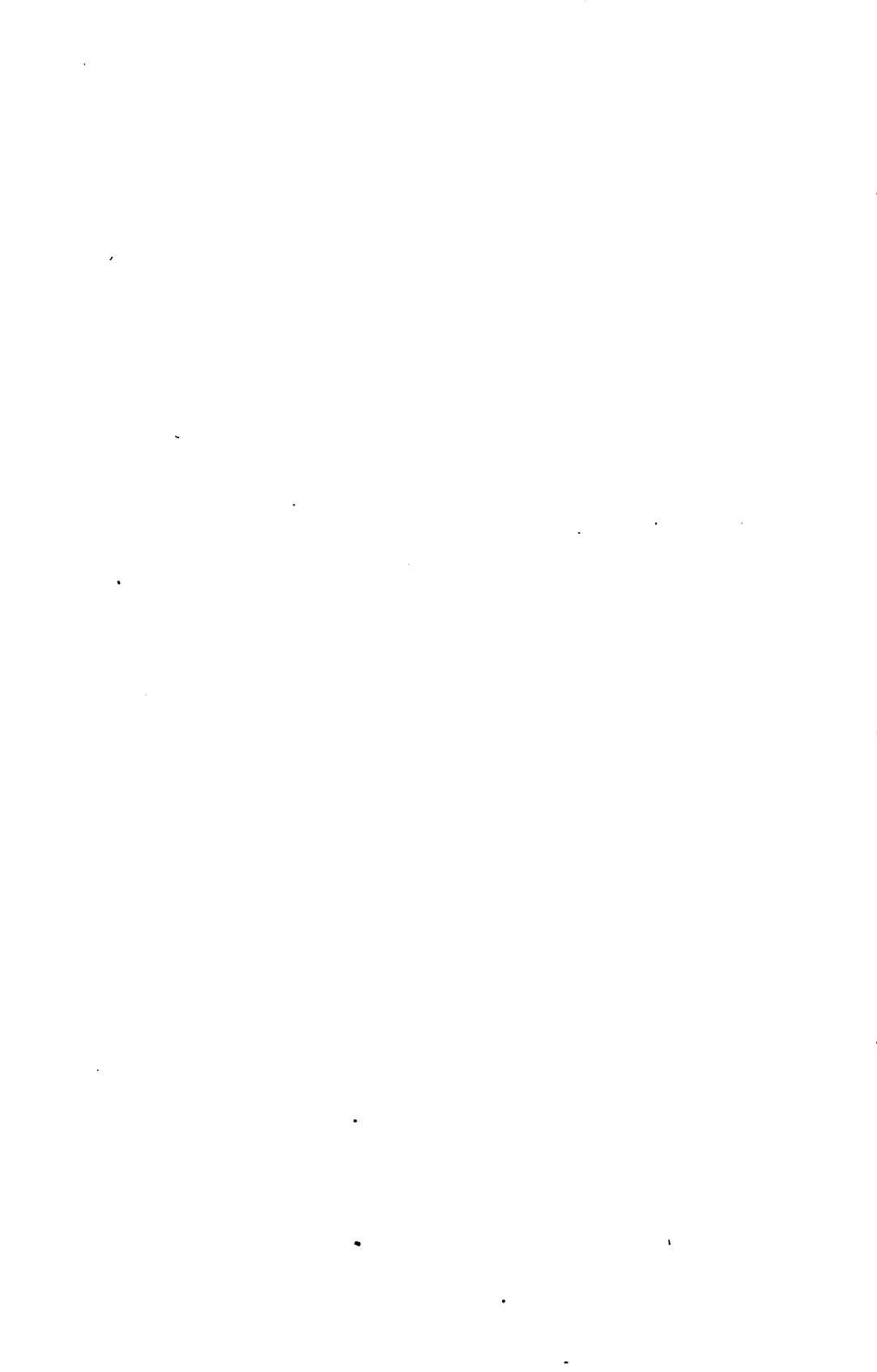
<sup>1</sup>\$1 per member.<sup>2</sup>For permanent disability; lump sum; for loss of 1 hand at or above the wrist, or 1 leg at or above the ankle, 50 cents from each member; for loss of both eyes, both hands at or above the wrist, or both legs at or above the ankle, by accident, loss to occur within 90 days of accident, \$1 from each member; allowed after admission to membership.<sup>3</sup>For accident on duty; first period.<sup>4</sup>First period.<sup>5</sup>For accident on duty; second period.<sup>6</sup>Second period.

## BENEFIT FUNDS DURING THE YEAR—Concluded.

## BENEFITS AS INDICATED—Concluded.

Temporary disability benefit.			Death benefit.					Other benefits.			Fund number.
Number of persons receiving.	Amount paid.		Length of membership required to establish title to benefit.	Benefit.	Number of deaths.	Amount paid.		Benefit.	Amount paid.		
	Total.	Average per member of fund.				Total.	Average per member of fund.		Total.	Average per member of fund.	
			At once.	( <sup>1</sup> )	9	\$11,776.00	\$9.00	( <sup>2</sup> )			526
} 17	\$184.35	\$ .50	1 yr.....	\$50.00	1	50.00	.14	\$4.00	\$637.65	\$1.72	527
				25.00	2	50.00	.14				
			At once.	100.00	2	200.00	.36	\$ 5.00	267.95	.49	528
				50.00	1	50.00	.09				
			1 yr.....	50.00	2	100.00	.29	11 3.00	70.00	.21	529
			25.00	1	25.00	.07					
			1 yr.....	( <sup>3</sup> )	9,021.16	1.39	11 3.00	24,279.00	3.74	530	
				30.00			18 4.00	18,720.00	2.88		

<sup>1</sup> For death of member's wife.<sup>2</sup> For unemployment; per week; allowed after membership of 6 months.<sup>3</sup> For unemployment; per week; allowed after admission to membership.<sup>4</sup> For death of wife or husband of member.<sup>5</sup> For unemployment; per week; allowed after membership of 1 year.<sup>6</sup> In good standing 6 months preceding death.<sup>7</sup> Not reported.<sup>8</sup> In good standing under 6 months preceding death.<sup>9</sup> For permanent disability; per week; allowed after membership of 1 year.



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## CHAPTER III.

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### RAILROAD RELIEF FUNDS.

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## CHAPTER III.

### RAILROAD RELIEF FUNDS.

This chapter covers data from 50 relief funds connected with 37 railroad systems. Thirty-six of these funds are insurance funds to which the employees contribute all or a part of the revenues, and 14 are pension systems maintained entirely by the employing companies. So far as known this report includes all but one large railroad fund and a few very small ones in existence in 1907. A brief survey of the contents of this chapter is given under two general captions—insurance systems and pension systems.

#### INSURANCE SYSTEMS.

**ORGANIZATION.**—Of the 36 insurance funds investigated 10 only are incorporated. Out of approximately 500,000 eligible employees 300,000 are members of the funds. Thirty-one funds pay benefits for temporary and 6 for permanent disability, 34 for death, and 1 for superannuation. Only 7 of the funds were in existence prior to 1880, 13 were established during the following ten years, 8 between 1890 and 1900, and 8 since 1900.

**ADMINISTRATION.**—In each of the 36 insurance funds there is a managing board, some members of which are chosen by the employees, and claims to benefits are in almost every instance passed upon by these boards. Twenty-two of the funds are managed by the employees alone, and 14 by the employees and companies jointly. In each of the 14 managed jointly some officer of the company is a supervising officer of the fund, the company being the dominating factor in the management and usually taking charge of the funds, guaranteeing the benefit payments, and generally making substantial contributions. In a few of the 22 funds nominally managed by the employees there is evidence that the company exerts quite an influence. The funds of 25 associations are deposited in banks subject to checks signed by one or more of the administrative officers. In 17 of the 22 associations managed by employees the officers responsible for the safeguarding of the funds are bonded.

**CONDITIONS OF MEMBERSHIP.**—In 33 of the insurance funds membership is optional. The maximum age for admission to membership is generally the same as the company's service entrance age limit. In 18 funds it is 45 years; in four, 50; in one, 55; in three, 60,



while the remainder do not specify an age limit. Eighteen of the funds require a medical examination of applicants, and 9 others require that the applicant be "in good health." Three funds exclude colored employees, and 3 others persons engaged with the rolling stock or as track employees. In 10 funds persons leaving the service forfeit membership. All other funds permit members leaving the service to retain either full membership or a right to the natural death benefit, that is, benefit for death from natural causes. Eight funds, managed jointly, contain in their applications for membership or in their constitutions a provision releasing the funds from all claims for benefits whenever a suit for damages is brought against the employing company. In these funds the companies make contributions as follows: One company duplicates the employees' contributions; one contributes 20 per cent as much as the employees; three, 15 per cent; one, 10 per cent; one, 2 per cent; and one, less than 1 per cent.

**FEES, DUES, AND ASSESSMENTS.**—The insurance funds depend for their maintenance chiefly upon the regular contributions of the members, but most of them have constitutional provisions for per capita assessments to meet deficiencies. As already stated, 8 of the funds managed jointly receive yearly contributions from the companies involved, and the necessary clerical assistance, etc., for several others is largely furnished by the companies. Six funds controlled by the employees also receive contributions from the employing companies. Nineteen of the funds managed by employees and 4 of those managed jointly impose an entrance fee, usually a small one, exceeding \$2 in 5 cases only. Thirteen funds require a stated reinstatement fee. The dues are based on the benefits paid, the monthly earnings, or the hazard of the occupations. Dues and assessments are usually paid in advance, deducted from the pay of employees. Seven funds, in addition to the regular benefits provided, have optional additional death benefits, which members may secure by paying additional dues. Another source of income is interest earned by surplus and invested funds. Eleven funds received from this source amounts ranging from \$1,000 to \$60,000 and 14 others smaller amounts. In 9 of the funds managed jointly and in 1 managed by the employees only, members are not required to pay dues when disabled unless their wages continue. In all of the funds members are not entitled to benefits if in arrears for dues or assessments and are usually dropped from membership after two or three months. In 8 of the 14 funds managed jointly, members leaving the service are reimbursed for that part of their contribution, paid in advance, for which the period has not expired. While the accounts generally are carefully audited, an actuarial examination of the conditions of the funds has been made in two associations only, and there is no provision for such examination in the rules and regulations of the others.

**TEMPORARY DISABILITY BENEFIT.**—Thirty-one funds pay benefit for temporary disability, including 2 which pay for disability caused by accident only. The payments range from \$2.50 to \$20 per week, the larger payments being usually for accidents. The periods during which benefit payments may continue range from six to fifty-two weeks in one year. In 9 funds payments are continued as long as the disability lasts; in all but 2 of these, however, payments for the continued indefinite period, after the first 52 weeks, are at half the original rates, ranging from \$1.40 to \$8.75 per week. This unlimited period makes of these payments, in effect, a permanent disability benefit.

There is some variation as to the time of beginning benefits, but in the majority of funds no payment is made for the first week of a disability caused by sickness or by accident while not on duty, while for those caused by an accident on duty the payments begin with the disability. Members are entitled to benefits as soon as they are admitted to membership in all funds managed jointly, but in 7 of those managed by the employees only a membership ranging from one to six months is required.

Beneficiaries are usually visited once each week by a sick committee and must furnish a doctor's certificate as often as required. Benefits are forfeited when a disability is caused or prolonged by carelessness, intemperance, immorality, or unlawful conduct. It is customary to allow persons who have exhausted the maximum period of temporary disability benefit to retain membership entitling them to whatever death benefit the fund provides, until, under the regulations, they may be restored to full benefit privileges.

Based on the mean membership (including certain members in 6 funds, number not reported, who are entitled to death benefits but not to disability benefits) during the year, in the 31 funds paying disability benefits, the expenditure for temporary and permanent disability benefits combined was \$5.61 per member. The mean membership during the year is an average of the membership at the beginning and at the end of the year. This mean membership is not entirely satisfactory for the railroad funds because of the fluctuating membership during the year, but more complete data as to membership generally were not obtainable.

**DEATH BENEFIT.**—Of the 34 funds paying death benefits, 17 pay sums ranging from \$50 to \$400. The remaining 17 pay regular benefits with a maximum of from \$1,000 to \$3,000, and of these, 7, in all of which the company has a controlling interest, have optional additional death benefits for which additional dues are paid. The highest total insurance which may be taken in any fund is \$6,000. The higher amounts are restricted to members with the higher monthly

earnings. Benefit rights usually begin with admission to the associations, and are forfeited if death is due to carelessness, intemperance, immorality, or unlawful conduct. Death claims are as a rule payable on verification of proof of death and in most cases are paid within a week. During the year 3,122 death claims were paid, averaging \$588. Based on the mean membership during the year in the 34 funds paying death benefits, the expenditure for same was \$5.80 per member. The death rate per 1,000 members during the year in the 36 insurance funds, including the 2 not paying death benefits, was 9.9. As many of the funds are small and as reports are for one year only, this rate must be used with caution. It is given as suggestive rather than conclusive.

**PERMANENT DISABILITY BENEFIT.**—Five funds pay lump-sum benefits for various permanent disabilities, ranging from \$100 to \$6,400, and one pays a monthly benefit of \$5. As already stated, in 9 funds, including one which pays a lump-sum benefit, as an alternative, the weekly temporary benefit may be continued as long as the disability lasts, becoming in effect a permanent disability benefit.

For expenditure per member, see temporary disability benefit.

**SUPERANNUATION BENEFIT.**—One fund only has instituted a superannuation benefit, a description of which is found on pages 357 and 358.

**OTHER BENEFIT.**—The funds controlled by the companies and employees jointly usually furnish medical and surgical treatment, and artificial limbs when necessary.

## PENSION SYSTEMS.

The 14 pension systems are entirely maintained and controlled by the companies, the employees not contributing to them. The provisions of the systems expressly state, moreover, that no right to retention in the service or to a pension allowance is conferred. Twelve of the systems were instituted in the period 1900–1907. The Baltimore and Ohio system, a feature of its relief department, was the pioneer, being instituted in 1884.

The pensions are as a rule based on age and length of service, monthly payments for life being made usually on the basis of 1 per cent of the average monthly pay for the ten years next preceding retirement for each year of service. The majority of the companies put aside, annually, a stated sum for pension allowances and provide for ratable reductions in the payments whenever the total expenditures exceed that sum.

In most of the systems pensions for superannuation are granted to employees retired at 65 or 70 years of age, after from ten to thirty years of service, and for incapacitation, to employees from 60 to 69

years of age, with like service. The employing companies have so restricted the age limit for entering their service that the usual maximum age is now 45 years. A length of service of not less than fifteen to twenty-five years therefore will obtain at the retirement ages. Pensioners are usually allowed to engage in gainful occupations, but may not reenter the company's service.

A total of \$914,694.10 was paid to 4,612 persons as disability and old-age pensions during the year by the systems investigated. Based on the number of employees in the companies' service at the end of the year, the expenditure per employee was \$1.96.

Railroad funds not paying cash benefits but limiting their benefits to hospital treatment are discussed under hospital funds, Chapter V of this report.

A series of four tables is given showing:

Table I.—Management of railroad relief funds and year of institution of benefits.

Table II.—Contributions of and benefits to members of railroad relief funds.

Table III.—Mean membership of railroad relief funds, total benefit payments during year, and number of members to or on account of whom payments were made.

Table IV.—Death rate per 1,000 members in railroad relief funds.

TABLE I.—MANAGEMENT OF RAILROAD RELIEF FUNDS AND YEAR OF INSTITUTION OF BENEFITS.

Fund number.	Name of fund.	For detailed description, see page.	Managed by establishment, employees, or jointly.	Year benefit was instituted for—			
				Temporary disability.	Death.	Permanent disability.	Superannuation.
1	Ann Arbor R. R. Employees' Relief Association.....	284	Emp.	1899	1899	1899	.....
2	Atchison, Topeka and Santa Fe Ry. Co., Pension System of the.	287	Estab.	.....	.....	1907	1907
3	(Atlantic Coast Line R. R. Co.) Employees' Mutual Relief Association.	289	Emp.	1878	1878	1878	.....
4	Atlantic Coast Line R. R. Co., Relief Department of the.	291	Jointly.	1899	1899	.....	.....
5	Atlantic Coast Line R. R. Co., Pension Department.	295	Estab.	.....	.....	1903	1903
6	Baltimore and Ohio R. R. Co., Relief Department...	296	Jointly.	1880	1880	.....	.....
7	Baltimore and Ohio R. R. Co., Relief Department, Pension Feature.	301	Estab.	.....	.....	1884	1884
8	Boston and Albany R. R. Relief Association.....	302	Emp.	1894	1894	.....	.....
9	Boston and Albany R. R. Relief of Division No. 1..	304	Emp.	1907	1907	.....	.....
10	Boston and Albany R. R. Trainmen's Relief Association.	306	Emp.	1895	1895	.....	.....
11	Boston and Maine R. R. Relief Association.....	308	Emp.	1882	1882	.....	.....
12	Boston, Revere Beach and Lynn R. R. Relief Association.	311	Emp.	1887	1887	.....	.....
13	Buffalo, Rochester and Pittsburg Ry. Co., Pension System of the.	313	Estab.	.....	1906	1903	1903
14	Chicago and Northwestern Ry. Co., Pension System of the.	315	Estab.	.....	.....	1901	1901
15	Chicago, Burlington and Quincy R. R. Co., Relief Department of the.	316	Jointly.	1889	1889	1889	.....
16	Chicago, St. Paul, Minneapolis and Omaha Ry. Co., Pension System of the.	319	Estab.	.....	.....	1906	1906
17	Cincinnati, Hamilton and Dayton Ry. Co., Employees' Mutual Benefit Association.	320	Emp.	1878	1878	1878	.....
18	Cleveland, Cincinnati, Chicago and St. Louis Ry. Mutual Insurance Association.	322	Jointly.	.....	1899	.....	.....
19	Cleveland Terminal and Valley R. R. Co., Relief Department.	324	Jointly.	1895	1895	.....	.....
20	Cleveland Terminal and Valley R. R. Co., Relief Department, Pension Feature.	325	Estab.	.....	.....	1895	1895
21	Cumberland Valley R. R. Relief Association.....	325	Jointly.	1889	1889	.....	.....
22	(Delaware) Lackawanna (and Western) R. R. Employees' Relief Association, M. and E. Division.	328	Emp.	1901	.....	.....	.....
23	Delaware, Lackawanna and Western R. R. Co., Pension System of the.	329	Estab.	.....	.....	1902	1902
24	Detroit and Mackinac Ry. Co., Employees' Mutual Benefit Association.	330	Emp.	1898	1898	.....	.....
25	Fonda, Johnstown and Gloversville R. R. Benefit Association.	332	Jointly.	1904	1904	.....	.....
26	Hooking Valley Mutual Benefit Association.....	334	Jointly.	1876	1876	1876	.....
27	Illinois Central R. R. Co., Pension Department.....	337	Estab.	.....	.....	1901	1901
28	Lake Shore and Michigan Southern Ry., Mutual Benefit Association, Franklin Division.	338	Emp.	1879	1879	.....	.....
29	Lake Shore and Michigan Southern Ry., Mutual Relief Association.	340	Emp.	.....	1869	1869	.....
30	Lehigh Valley R. R. Relief Fund.....	342	Jointly.	1878	1878	.....	.....
31	Long Island R. R. Employees' Mutual Relief Association.	344	Jointly.	1886	1886	.....	.....
32	Maine Central R. R. Relief Association.....	347	Emp.	1887	1887	.....	.....
33	(New York, Philadelphia and Norfolk R. R. Co.) Employees' Mutual Benefit Association.	349	Emp.	1891	1891	.....	.....
34	Northern Pacific (Ry.) Beneficial Association.....	350	Jointly.	.....	1882	.....	.....
35	(Northern Pacific) Railway Employees' Beneficial Association.	352	Emp.	1906	.....	.....	.....
36	Oregon Short Line R. R. Co., Pension System of the.	354	Estab.	.....	.....	1903	1903
37	Pennsylvania R. R. Voluntary Relief Department (Lines East of Pittsburg).	355	Jointly.	1886	1886	.....	1900
38	(Pennsylvania system) Voluntary Relief Department of the Pennsylvania Lines West of Pittsburg.	358	Jointly.	1889	1889	.....	.....
39	Pennsylvania R. R. Pension Department (Lines East of Pittsburg).	360	Estab.	.....	.....	1900	1900
40	(Pennsylvania system) Pension Department of the Pennsylvania Lines West of Pittsburg.	361	Estab.	.....	.....	1901	1901
41	(Pere Marquette R. R.) Railway Men's Relief Association.	361	Emp.	1906	1906	.....	.....

1 For death of member's wife.

TABLE I.—MANAGEMENT OF RAILROAD RELIEF FUNDS AND YEAR OF INSTITUTION OF BENEFITS—Concluded.

Fund number.	Name of fund.	For detailed description, see page	Managed by establishment, employees, or jointly.	Year benefit was instituted for—			
				Temporary disability.	Death.	Permanent disability.	Superannuation.
42	Pere Marquette R. R., Trackmen's Benevolent Association of the.	363	Emp.	1899	1899	.....	.....
43	Philadelphia and Reading (Ry. Co.) Relief Association.	365	Jointly.	1888	1888	.....	.....
44	Philadelphia and Reading Ry. Co., Pension System.	370	Estab.	.....	.....	1903	1903
45	Pullman Conductors and Office Men, Voluntary Subscription Fund of.	371	Emp.	.....	1905	.....	.....
46	Southern Pacific R. R. Employees' Mutual Benefit Association, Central and.	372	Emp.	.....	1880	.....	.....
47	(Southern Ry.) Railroad Employees' Mutual Relief Society, of Knoxville, Tenn.	374	Emp.	1883	1883	.....	.....
48	Staten Island Rapid Transit R. R. Employees' Mutual Benefit Association.	377	Emp.	1887	1887	.....	.....
49	Union Pacific R. R. Co., Pension System of the.....	379	Estab.	.....	.....	1903	1903
50	Williamsport and North Branch R. R. and Eagles Mere R. R. Mutual Sick and Funeral Benefit Association.	380	Emp.	1907	1907	.....	.....

TABLE III.—CONTRIBUTIONS OF AND BENEFITS

Fund number.	Name of fund.	For detailed description see page	Contributions of members.		
			Entrance fee.	Reinstatement fee.	Dues per year.
1	Ann Arbor R. R. Employees' Relief Association.....	284			<sup>1</sup> \$3.00 to \$26.40
2	Atchison, Topeka and Santa Fe Ry. Co., Pension System of the.	287			<sup>2</sup> 4.20 to 8.40
3	(Atlantic Coast Line R. R. Co.) Employees' Mutual Relief Ass'n.	289	\$0.50 to \$8.50	<sup>4</sup> \$2.25	9.00
4	Atlantic Coast Line R. R. Co., Relief Department of the.	291			<sup>5</sup> 9.00 to 45.00
5	Atlantic Coast Line R. R. Co., Pension Department.	295			
6	Baltimore and Ohio R. R. Co., Relief Department.	296			<sup>5</sup> 9.00 to 60.00
7	Baltimore and Ohio R. R. Co., Relief Department, Pension Feature.	301			
8	Boston and Albany R. R. Relief Association.	302	1.00	( <sup>6</sup> )	4.20
9	Boston and Albany R. R. Relief of Division No. 1.	304	<sup>11</sup> .50	( <sup>6</sup> )	3.00
10	Boston and Albany R. R. Trainmen's Relief Association.	306	2.00 to 4.00	6.00	6.00 to 12.00
11	Boston and Maine R. R. Relief Association.	308	2.00		
12	Boston, Revere Beach and Lynn R. R. Relief Association.	311	1.00	1.00	6.00
13	Buffalo, Rochester and Pittsburg Ry. Co., Pension System of the.	313			
14	Chicago and Northwestern Ry. Co., Pension System of the.	315			
15	Chicago, Burlington and Quincy R. R. Co., Relief Department of the.	316			<sup>5</sup> 9.00 to 45.00
16	Chicago, St. Paul, Minneapolis and Omaha Ry. Co., Pension System of the.	319			
17	Cincinnati, Hamilton and Dayton Ry. Co., Employees' Mutual Benefit Ass'n.	320	1.50 to 3.00	( <sup>6</sup> )	12.00 and 24.00
18	Cleveland, Cincinnati, Chicago and St. Louis Ry. Mutual Insurance Ass'n.	322	1.00	3.00	
19	Cleveland Terminal and Valley R. R. Co., Relief Department.	324			<sup>5</sup> 9.00 to 80.00
20	Cleveland Terminal and Valley R. R. Co., Relief Department, Pension Feature.	325			
21	Cumberland Valley R. R. Relief Association.	326	1.00	1.00	6.00 and 9.00
22	(Delaware) Lackawanna (and Western) R. R. Employees' Relief Ass'n, M. and E. Division.	328	.50	<sup>8</sup> 3.00	6.00
23	Delaware, Lackawanna and Western R. R. Co., Pension System of the.	329			
24	Detroit and Mackinac Ry. Co., Employees' Mutual Benefit Association.	330		( <sup>6</sup> )	3.00 to 9.00
25	Fonda, Johnstown and Gloversville R. R. Benefit Association.	332	1.00		6.00
26	Hocking Valley Mutual Benefit Association.	334	.50 to 2.00	\$0.50 to 2.00	
27	Illinois Central R. R. Co., Pension Department.	337			

<sup>1</sup> For accident.<sup>2</sup> For sickness.<sup>3</sup> See description of fund.<sup>4</sup> Arrears must be paid.<sup>5</sup> For optional additional dues and death benefits, see description of fund.<sup>6</sup> For accident; after first 52 weeks.<sup>7</sup> The temporary disability benefit may be continued indefinitely, becoming in effect a permanent disability benefit.<sup>8</sup> Monthly pension; for each year of service 1 per cent of the average monthly pay for the 10 years preceding retirement.<sup>9</sup> For accident on duty; after first 52 weeks.<sup>10</sup> For accident on duty.<sup>11</sup> And one assessment in advance.<sup>12</sup> 16 weeks for 1 disability.

## TO MEMBERS OF RAILROAD RELIEF FUNDS.

Contributions of members.		Benefit paid on account of—					Fund number.
Per capita assessment for fiscal year.	Temporary disability.		Death.	Permanent disability.	Superannuation.		
	Benefit per week.	Limit of period in one year (weeks).					
}	\$0.10	\$5.00 to \$10.00	{ <sup>1</sup> 52 <sup>2</sup> 32	{ \$500.00 to \$2,000.00 <sup>2</sup> 100.00 }	\$250 to \$2,000	1	
					( <sup>1</sup> )	( <sup>1</sup> )	2
		5.00	16	125.00	\$5 per month.		3
		{ 3.50 to 17.50 <sup>2</sup> 1.75 to 8.75 }	{ <sup>52</sup> Unlimited. }	{ \$250.00 to 1,250.00 }	( <sup>1</sup> )		4
					( <sup>2</sup> )	( <sup>2</sup> )	5
		{ 3.00 to 15.00 <sup>2</sup> 1.50 to 7.50 }	{ <sup>52</sup> Unlimited. }	{ \$250.00 to 1,250.00 <sup>2</sup> 500.00 to 2,500.00 }	( <sup>1</sup> )		6
					( <sup>2</sup> )	( <sup>2</sup> )	7
		5.00	10	75.00			8
	.50	5.00	10	50.00			9
		6.00	13	50.00			10
	18.00	6.00	<sup>12</sup> 32	1,000.00			11
		6.00	20	{ 100.00 <sup>2</sup> 50.00 }			12
					( <sup>14</sup> )	( <sup>14</sup> )	13
					( <sup>2</sup> )	( <sup>2</sup> )	14
		{ 3.50 to 17.50 <sup>2</sup> 1.75 to 8.75 }	( <sup>10</sup> ) <sup>52</sup>	{ \$300.00 to 1,500.00 }	( <sup>17</sup> )		15
					( <sup>2</sup> )	( <sup>2</sup> )	16
		<sup>1</sup> 5.00 and 10.00	<sup>26</sup>	<sup>1</sup> 500.00 and 1,000.00	100 to 1,000		17
	( <sup>9</sup> )			500.00 and 1,000.00			18
		{ 3.00 to 15.00 <sup>2</sup> 1.50 to 7.50 }	{ <sup>52</sup> Unlimited. }	{ \$250.00 to 1,250.00 <sup>2</sup> 500.00 to 2,500.00 }	( <sup>7</sup> )		19
					( <sup>2</sup> )	( <sup>2</sup> )	20
		{ 2.00 5.00 6.00 }	( <sup>10</sup> ) <sup>1</sup> ( <sup>2</sup> )	300.00			21
							22
					( <sup>2</sup> )	( <sup>2</sup> )	23
		3.00 to 9.00	14	50.00			24
		7.00	( <sup>10</sup> )	150.00			25
	\$5.00 to 20.00	<sup>1</sup> 2.50 to 10.00	26	250.00 to 1,000.00	125 to 1,000		26
				( <sup>2</sup> )	( <sup>2</sup> )	27	

<sup>12</sup> For death of member's wife.<sup>13</sup> Monthly pension; for each year of service 2 percent of the average monthly pay for the 10 years preceding retirement.<sup>14</sup> After first 52 weeks.<sup>15</sup> 52 weeks for sickness; unlimited for accident.<sup>17</sup> The temporary disability benefit may be continued indefinitely, becoming in effect a permanent disability benefit; but for accidents resulting in the loss of hands or feet lump sums varying from \$800 to \$6,400 may be taken in place of the unlimited temporary disability benefit.<sup>18</sup> For any one accident.<sup>19</sup> Total not to exceed \$100 in 1 year.<sup>20</sup> Or payment of arrears.<sup>21</sup> 90 working days in 1 year.<sup>22</sup> 90 days in 1 year.



TABLE III.—CONTRIBUTIONS OF AND BENEFITS TO

Fund number.	Name of fund.	For detailed description see page	Contributions of members.		
			Entrance fee.	Reinstatement fee.	Dues per year.
28	Lake Shore and Michigan Southern Ry. Mutual Benefit Ass'n, Franklin Division.	338	\$0.50	( <sup>1</sup> )	\$6.00
29	Lake Shore and Michigan Southern Ry. Mutual Relief Association.	340	2.00	.....	.....
30	Lehigh Valley R. R. Relief Fund.....	342	.....	.....	.....
31	Long Island R. R. Employees' Mutual Relief Association.	344	.....	.....	\$6.00 to 12.00
32	Maine Central R. R. Relief Association.	347	\$2.00 and 4.00	( <sup>1</sup> )	6.00 and 12.00
33	(New York, Philadelphia and Norfolk R. R. Co.) The Employees' Mutual Benefit Association.	349	1.00	\$1.00	.....
34	Northern Pacific (Ry.) Beneficial Association.	350	.....	.....	3.00 to 24.00
35	(Northern Pacific) Railway Employees' Beneficial Association.....	352	1.00 to 2.00	\$1.00 to 2.00	12.00 to 24.00
36	Oregon Short Line R. R. Co., Pension System of the.	354	.....	.....	.....
37	Pennsylvania R. R. Voluntary Relief Department (Lines East of Pittsburgh).....	355	.....	.....	10 0.00 to 45.00
38	(Pennsylvania system) Voluntary Relief Department of the Pennsylvania Lines West of Pittsburgh.....	358	.....	.....	10 0.00 to 45.00
39	Pennsylvania R. R. Pension Department (Lines East of Pittsburgh).	360	.....	.....	.....
40	(Pennsylvania system) Pension Department of the Pennsylvania Lines West of Pittsburgh.	361	.....	.....	.....
41	(Pere Marquette R. R.) Railwaymen's Relief Association.....	361	2.00	2.00	4.00 to 22.00
42	Pere Marquette R. R., Trackmen's Benevolent Association of the.	363	1.00	1.25	4.00 and 7.00
43	Philadelphia and Reading (Ry. Co.) Relief Association.....	365	.....	.....	10 0.00 to 45.00
44	Philadelphia and Reading Ry. Co., Pension System.	370	.....	.....	.....
45	Pullman Conductors and Office Men, Voluntary Subscription Fund of.	371	.10	.....	.....
46	Southern Pacific R. R. Employees' Mutual Benefit Association, Central and.	372	1.00	( <sup>1</sup> )	12.00 to 72.00
47	(Southern Ry.) Railroad Employees' Mutual Relief Society, of Knoxville, Tenn.	374	2.00 to 6.00	( <sup>1</sup> )	6.00 to 16.80
48	Staten Island Rapid Transit R. R. Employees' Mutual Benefit Association.....	377	.....	.....	6.00
49	Union Pacific R. R. Co., Pension System of the.	379	.....	.....	.....
50	Williamsport and North Branch R. R. and Eagles Mere R. R. Mutual Sick and Funeral Benefit Association.	380	1.00	1.00	6.00

<sup>1</sup> Arrears must be paid.<sup>2</sup> For accident.<sup>3</sup> And one assessment in advance.<sup>4</sup> For accident on duty.<sup>5</sup> 2 assessments of "One day's wages or less, in no case to exceed \$3," each.<sup>6</sup> For every working day, three-fourths of the amount paid by member at last assessment; for accident on duty.<sup>7</sup> 9 months.<sup>8</sup> And for two years, for every working day, three-fourths of the amount paid by member at last assessment; for death from accident on duty.<sup>9</sup> See description of fund.<sup>10</sup> 16 weeks for disability.

## MEMBERS OF RAILROAD RELIEF FUNDS—Concluded.

Contributions of members.	Benefit paid on account of—					Fund number.
Per capita assessment for fiscal year.	Temporary disability.		Death.	Permanent disability.	Super-annuation.	
	Benefit per week.	Limit of period in one year (weeks).				
	\$8.00	10	\$50.00			28
\$7.50 and \$15.00			\$166.67 to 1,000.00	\$500 and \$1,000		29
( <sup>6</sup> )	( <sup>6</sup> )	( <sup>7</sup> )	\$ 50.00			30
	\$4.50 to 9.00	26	200.00 to 400.00			31
( <sup>8</sup> )	6.00	26	1,000.00			32
10.00	( <sup>11</sup> )	Unlimited.	50.00	( <sup>12</sup> )		33
			75.00			34
	{ \$10.00 to 20.00 \$ 5.00 to 10.00 }	Unlimited.		( <sup>13</sup> )		35
				( <sup>14</sup> )	( <sup>14</sup> )	36
	{ \$3.50 to 17.50 \$ 1.75 to 8.75 \$ 2.80 to 14.00 \$ 1.40 to 7.00 }	Unlimited. 52 52 Unlimited.	\$250.00 to 1,250.00	( <sup>15</sup> )	( <sup>15</sup> )	37
	{ \$3.50 to 17.50 \$ 1.75 to 8.75 \$ 2.80 to 14.00 \$ 1.40 to 7.00 }	Unlimited. 52 52 Unlimited.	\$250.00 to 1,250.00	( <sup>15</sup> )		38
				( <sup>16</sup> )	( <sup>16</sup> )	39
				( <sup>16</sup> )	( <sup>16</sup> )	40
	{ \$5.00 to 15.00 \$ 5.00 to 10.00 6.00 }	( <sup>17</sup> ) 6 and 12	50.00 100.00 and 200.00			41 42
	{ \$3.50 to 17.50 \$ 2.80 to 14.00 }	52	\$250.00 to 1,250.00			43
				( <sup>16</sup> )	( <sup>16</sup> )	44
9.00			( <sup>9</sup> )			45
			1,000.00 to 3,000.00			46
	4.00 to 8.00	Unlimited.	150.00 to 300.00	( <sup>12</sup> )		47
5.50	5.00	{ 10 15 }	225.00			48
				( <sup>14</sup> )	( <sup>14</sup> )	49
	5.00	8	100.00			50

<sup>11</sup> \$4 per week for first and after fourteenth week; \$8 for second to fourteenth week, inclusive.

<sup>12</sup> The temporary disability benefit may be continued indefinitely, becoming in effect a permanent disability benefit.

<sup>13</sup> For sickness.

<sup>14</sup> Monthly pension; for each year of service 1 per cent of the average monthly pay for the 10 years preceding retirement.

<sup>15</sup> For optional additional dues and death benefits, see description of fund.

<sup>16</sup> For accident on duty; after first 52 weeks.

<sup>17</sup> For sickness, or accident off duty.

<sup>18</sup> For sickness, or accident off duty; after first 52 weeks.

<sup>19</sup> Limited for one year to \$150 and \$200.

TABLE III.—MEAN MEMBERSHIP OF RAILROAD RELIEF FUNDS, TOTAL OR ON ACCOUNT OF WHOM

Fund number.	Name of fund.	For detailed description see page—	Mean membership in the fund.
1	Ann Arbor R. R. Employees' Relief Association.....	284	741
2	Atchison, Topeka and Santa Fe Ry. Co., Pension System of the.....	287	
3	(Atlantic Coast Line R. R. Co.) Employees' Mutual Relief Association.....	289	264
4	Atlantic Coast Line R. R. Co., Relief Department of the.....	291	12,434
5	Atlantic Coast Line R. R. Co., Pension Department.....	295	
6	Baltimore and Ohio R. R. Co., Relief Department.....	296	53,535
7	Baltimore and Ohio R. R. Co., Relief Department, Pension Feature.....	301	
8	Boston and Albany R. R. Relief Association.....	302	113
9	Boston and Albany R. R. Relief of Division No. 1.....	304	65
10	Boston and Albany R. R. Trainmen's Relief Association.....	306	41
11	Boston and Maine R. R. Relief Association.....	308	2,023
12	Boston, Revere Beach and Lynn R. R. Relief Association.....	311	333
13	Buffalo, Rochester and Pittsburgh Ry. Co., Pension System of the.....	313	
14	Chicago and Northwestern Ry. Co., Pension System of the.....	315	
15	Chicago, Burlington and Quincy R. R. Co., Relief Department of the.....	316	24,087
16	Chicago, St. Paul, Minneapolis and Omaha Ry. Co., Pension System of the.....	319	
17	Cincinnati, Hamilton and Dayton Ry. Co., Employees' Mutual Benefit Ass'n.....	320	1,817
18	Cleveland, Cincinnati, Chicago and St. Louis Ry. Mutual Insurance Ass'n.....	322	838
19	Cleveland Terminal and Valley R. R. Co., Relief Department.....	324	1,871
20	Cleveland Terminal and Valley R. R. Co., Relief Department, Pension Feature.....	325	
21	Cumberland Valley R. R. Relief Association.....	326	1,646
22	(Delaware) Lackawanna (and Western) R. R. Employees' Relief Ass'n, M. and E. Division.....	328	231
23	Delaware, Lackawanna and Western R. R. Co., Pension System of the.....	329	
24	Detroit and Mackinac Ry. Co., Employees' Mutual Benefit Association.....	330	297
25	Fonda, Johnstown and Gloversville R. R. Benefit Association.....	332	165
26	Hooking Valley Mutual Benefit Association.....	334	1,077
27	Illinois Central R. R. Co., Pension Department.....	337	
28	Lake Shore and Michigan Southern Ry. Mutual Benefit Ass'n, Franklin Division.....	338	102
29	Lake Shore and Michigan Southern Ry. Mutual Relief Association.....	340	6,398
30	Lehigh Valley R. R. Relief Fund.....	342	7,755
31	Long Island R. R. Employees' Mutual Relief Association.....	344	6,047
32	Maine Central R. R. Relief Association.....	347	1,748
33	(New York, Philadelphia and Norfolk R. R. Co.) The Employees' Mutual Benefit Ass'n.....	349	118
34	Northern Pacific (Ry.) Beneficial Association.....	350	35,300
35	(Northern Pacific) Railway Employees' Beneficial Association.....	352	59
36	Oregon Short Line R. R. Co., Pension System of the.....	354	
37	Pennsylvania R. R. Voluntary Relief Department (Lines East of Pittsburgh).....	355	97,238
38	(Pennsylvania system) Voluntary Relief Department of the Pennsylvania Lines West of Pittsburgh.....	358	37,258
39	Pennsylvania R. R. Pension Department (Lines East of Pittsburgh).....	360	
40	(Pennsylvania system) Pension Department of the Pennsylvania Lines West of Pittsburgh.....	361	
41	(Pere Marquette R. R.) Railwaymen's Relief Association.....	361	188
42	Pere Marquette R. R., Trackmen's Benevolent Association of the.....	363	243
43	Philadelphia and Reading (Ry. Co.) Relief Association.....	365	20,217
44	Philadelphia and Reading Ry. Co., Pension System.....	370	
45	Pullman Conductors and Office Men, Voluntary Subscription Fund of.....	371	1,268
46	Southern Pacific R. R. Employees' Mutual Benefit Association, Central and.....	372	1,794
47	(Southern Ry.) Railroad Employees' Mutual Relief Society, of Knoxville, Tenn.....	374	221
48	Staten Island Rapid Transit R. R. Employees' Mutual Benefit Association.....	377	524
49	Union Pacific R. R. Co., Pension System of the.....	379	
50	Williamsport and North Branch R. R. and Eagles Mere R. R. Mutual Sick and Funeral Benefit Association.....	380	60

<sup>1</sup> Included in superannuation benefit.

<sup>2</sup> Including permanent disability benefit.

<sup>3</sup> The temporary disability benefit may be continued indefinitely, becoming in effect a permanent disability benefit. Amounts so paid are included in temporary disability benefit.

<sup>4</sup> Included in number pensioned for superannuation.

## BENEFIT PAYMENTS DURING YEAR, AND NUMBER OF MEMBERS TO PAYMENTS WERE MADE.

Aggregate amount of benefits paid during year on account of—					Number of members for whom benefits were paid during the year.				Fund number.
Temporary disability.	Death.	Permanent disability.	Superannuation.	Total.	Temporary disability.	Death.	Permanent disability.	Superannuation.	
\$5,930.20	\$400.00	\$1,100.00		\$7,430.20	215	4	4		1
		(1)	\$1,341.68	1,341.68			20	16	2
1,438.00	250.00	265.00		1,953.00	109	2	5		3
\$100,638.65	58,641.00	(9)		159,279.65	3,911	131			4
		(1)	\$8,319.10	8,319.10			(9)	\$57	5
\$366,072.06	344,936.10	(9)		711,008.16	16,401	476			6
		(1)	\$82,972.95	82,972.95			(9)	\$444	7
491.20				491.20	28				8
32.78	50.00			82.78	2	1			9
202.20	50.00			252.20	6				10
9,797.00	19,000.00			28,797.00	(9)	19			11
1,058.00	500.00			1,558.00	41	5			12
		646.73	5,289.58	5,936.31			(9)	\$16	13
		(1)	\$89,330.87	89,330.87			(9)	\$392	14
\$320,370.36	184,815.14	(1)		505,185.50	(9)	184			15
		1,563.40	2,113.15	3,676.55			(9)	\$25	16
10,857.35	25,500.00			36,357.35	268	33	4		17
	7,211.00			7,211.00		24			18
\$6,264.60	6,750.00	(9)		13,014.60	(9)	10			19
		(1)	\$772.25	772.25			(9)	\$7	20
6,711.18	4,200.00			10,911.18	352	14			21
853.00				853.00	24				22
		15,486.16	19,540.46	35,026.62			(9)	\$217	23
2,464.00	150.00			2,614.00	71	3			24
644.00	150.00			794.00	23	1			25
4,845.31	11,500.00			16,345.31	155	18			26
		(1)	\$47,126.01	47,126.01			(9)	\$249	27
166.00	100.00			266.00	10	2			28
	91,498.33			91,498.33		93			29
57,176.45	\$31,879.92			89,056.37	2,150	24			30
38,547.83	23,500.00			62,047.83	1,232	76			31
5,704.09	25,250.00			30,954.00	195	26			32
\$828.00	50.00	(9)		878.00	42	1			33
	13,962.65			13,962.65		193			34
\$698.70		(9)		698.70	29				35
		(1)	\$1,855.15	1,855.15			(9)	\$13	36
\$894,035.58	595,633.58	(9)	\$4,064.46	1,513,753.62	67,702	1,113		(9)	37
\$355,469.95	216,500.00	(9)		571,969.95	(9)	358			38
		40,153.85	349,846.15	390,000.00			(9)	\$2,141	39
		43,899.75	122,785.70	166,175.45			(9)	\$753	40
1,418.75	50.00			1,468.75	49	1			41
649.85	100.00			749.85	30	1			42
148,068.40	148,350.00			296,418.40	8,443	261			43
		(1)	\$68,181.47	63,181.47			(9)	\$221	44
	11,012.95			11,012.95		9			45
	16,000.00			16,000.00		14			46
\$2,168.17	158.32	(9)		2,326.49	36	1			47
3,313.11	2,475.00			5,788.11	211	11			48
		5,823.50	13,167.19	18,990.69			27	61	49
130.00	180.00			310.00	9	2			50

\* Including number pensioned for permanent disability.

† Not reported.

‡ Included in temporary disability benefit.

§ Including the monthly allowance for deaths which occurred during the previous year.

TABLE IV.—DEATH RATE PER 1,000 MEMBERS IN RAILROAD RELIEF FUNDS.

[As many funds are small and reports are for one year only, these rates are given as suggestive rather than conclusive, and should be used with caution. The mean membership is the average of the membership at the beginning and at the end of the year. The general average for the 36 funds is 9.9; see p. 274.]

Fund number.	Name of fund.	For detailed description see page—	Mean membership.	Deaths during the year.	Death rate per 1,000 members.
1	Ann Arbor R. R. Employees' Relief Association.....	284	741	4	5.40
3	(Atlantic Coast Line R. R. Co.) Employees' Mutual Relief Association.....	289	264	2	7.58
4	Atlantic Coast Line R. R. Co., Relief Department of the.....	291	12,434	131	10.54
6	Baltimore and Ohio R. R. Co., Relief Department.....	296	58,335	476	8.89
8	Boston and Albany R. R. Relief Association.....	302	113	1	15.38
9	Boston and Albany R. R. Relief of Division No. 1.....	304	65	1	24.39
10	Boston and Albany R. R. Trainmen's Relief Association.....	306	41	1	9.37
11	Boston and Maine R. R. Relief Association.....	308	2,029	19	15.02
12	Boston, Revere Beach and Lynn R. R. Relief Association.....	311	333	5	8.36
15	Chicago, Burlington and Quincy R. R. Co., Relief Department of the.....	316	24,037	201	18.16
17	Cincinnati, Hamilton and Dayton Ry. Co., Employees' Mutual Benefit Association.....	320	1,817	33	71.01
18	Cleveland, Cincinnati, Chicago and St. Louis Ry. Mutual Insurance Association.....	322	338	24	5.84
19	Cleveland Terminal and Valley R. R. Co., Relief Department.....	324	1,371	8	9.06
21	Cumberland Valley R. R. Relief Association.....	325	1,546	14	.....
22	(Delaware) Lackawanna (and Western) R. R. Employees' Relief Association, M. and E. Division.....	328	231	.....	.....
24	Detroit and Mackinac Ry. Co., Employees' Mutual Benefit Association.....	330	297	2	6.73
25	Fonda, Johnstown and Gloversville R. R. Benefit Association.....	332	165	1	6.06
26	Hocking Valley Mutual Benefit Association.....	334	1,077	18	16.71
28	Lake Shore and Michigan Southern Ry. Mutual Benefit Association, Franklin Division.....	338	102	2	19.61
29	Lake Shore and Michigan Southern Ry. Mutual Relief Association.....	340	6,398	93	14.54
30	Lehigh Valley R. R. Relief Fund.....	342	7,755	34	4.38
31	Long Island R. R. Employees' Mutual Relief Association.....	344	6,047	76	12.57
32	Maine Central R. R. Relief Association.....	347	1,748	28	16.02
33	(New York, Philadelphia and Norfolk R. R. Co.) The Employees' Mutual Benefit Association.....	349	118	1	8.47
34	Northern Pacific (Ry.) Beneficial Association.....	350	35,300	193	5.47
35	(Northern Pacific) Railway Employees' Beneficial Association.....	352	59	.....	.....
37	Pennsylvania R. R. Voluntary Relief Department (Lines East of Pittsburg).....	355	97,238	1,113	11.45
38	(Pennsylvania system) Voluntary Relief Department of the Pennsylvania Lines West of Pittsburg.....	358	37,258	358	9.61
41	(Pere Marquette R. R.) Railwaymen's Relief Association.....	361	188	1	5.32
42	Pere Marquette R. R., Trackmen's Benevolent Association of the.....	363	243	1	4.12
43	Philadelphia and Reading (Ry. Co.) Relief Association.....	365	20,217	261	12.91
45	Pullman Conductors and Office Men, Voluntary Subscription Fund of.....	371	1,268	9	7.10
46	Southern Pacific R. R. Employees' Mutual Benefit Association, Central and.....	372	1,794	14	7.80
47	(Southern Ry.) Railroad Employees' Mutual Relief Society, of Knoxville, Tenn.....	374	221	1	4.52
48	Staten Island Rapid Transit R. R. Employees' Mutual Benefit Association.....	377	524	11	20.99
50	Williamsport and North Branch R. R. and Eagles Mere R. R. Mutual Sick and Funeral Benefit Association.....	380	60	2	33.33

## DESCRIPTION OF INDIVIDUAL FUNDS.

## ANN ARBOR RAILROAD EMPLOYEES' RELIEF ASSOCIATION.

This is a mutual insurance association, composed of employees of the Ann Arbor Railroad Company, and is incorporated. The number of employees of the company was approximately 3,000, and the number of members in the association 703 at the close of the fiscal year ending December 31, 1906. The association instituted sick, accident, and death benefits, and an indemnity for the loss of a limb or an eye, in 1899. The office is in Owosso, Mich.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by an executive board of 11 members elected annually by ballot, from among whom a president and vice-president are selected by the board. The board appoints a secretary-treasurer and an assistant secretary-treasurer. No officer of the association is an officer of the company. The secretary-treasurer is under \$2,000 bond. The funds are deposited in bank and disbursed on the secretary-treasurer's check, countersigned by the president. Accounts are audited bimonthly by an auditing committee. Claims are passed upon by the executive board, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—Persons between the ages of 18 and 60, employed by the company, are eligible to membership in the association if in good physical condition. Membership is forfeited upon leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees. Dues are payable monthly, and deducted from the members' pay as far as possible. These dues are based on the amount of benefit desired if in the sick department and also on the nature of the occupation of the employee if in the accident department. The following tables show the various rates of dues, temporary and permanent disability benefits, and death benefits in the two departments:

DUES AND BENEFITS IN THE ACCIDENT DEPARTMENT.

Occupation.	Dues per year.	Amount of benefits to which entitled in case of accident.			
		Weekly temporary disability benefit.	Lump-sum permanent disability benefit for loss of hand, foot, or eye.	Lump-sum permanent disability benefit for loss of hands, feet, or eyes, or of one hand and one foot, etc.	Death benefit.
Switchmen.....	\$25. 20	\$7. 00	\$350. 00	\$700. 00	\$700. 00
Conductors, freight.....	24. 00	10. 00	1,000. 00	2,000. 00	2,000. 00
Train men, freight.....	22. 80	7. 00	350. 00	700. 00	700. 00
Enginemmen and firemen.....	13. 20	5. 00	500. 00	1,000. 00	1,000. 00
	19. 20	7. 50	750. 00	1,500. 00	1,500. 00
	26. 40	10. 00	1,000. 00	2,000. 00	2,000. 00
Shopmen.....	7. 44	5. 00	500. 00	1,000. 00	1,000. 00
	9. 36	7. 50	500. 00	1,000. 00	1,000. 00
	11. 16	7. 50	750. 00	1,500. 00	1,500. 00
	14. 88	10. 00	1,000. 00	2,000. 00	2,000. 00
Passenger train men, porters, and baggagemen.....	6. 60	5. 00	500. 00	1,000. 00	1,000. 00
	9. 00	7. 50	500. 00	1,000. 00	1,000. 00
	10. 20	7. 50	750. 00	1,500. 00	1,500. 00
	13. 20	10. 00	1,000. 00	2,000. 00	2,000. 00
Section men.....	5. 16	5. 00	250. 00	500. 00	500. 00
	6. 00	5. 00	500. 00	1,000. 00	1,000. 00
Conductors, passenger.....	4. 56	5. 00	500. 00	1,000. 00	1,000. 00
	6. 72	7. 50	750. 00	1,500. 00	1,500. 00
	9. 00	10. 00	1,000. 00	2,000. 00	2,000. 00
Agents, clerks, and operators.....	3. 00	5. 00	500. 00	1,000. 00	1,000. 00
	4. 08	7. 50	500. 00	1,000. 00	1,000. 00
	5. 16	10. 00	500. 00	1,000. 00	1,000. 00
	4. 44	7. 50	750. 00	1,500. 00	1,500. 00
	6. 00	10. 00	1,000. 00	2,000. 00	2,000. 00

## DUES AND BENEFITS IN THE SICK DEPARTMENT.

Dues.	Weekly temporary benefit in case of sickness. (a)	Death benefit.
\$4.20 per year.....	\$5.00	\$100.00
\$6.00 per year.....	7.50	100.00
\$8.40 per year.....	10.00	100.00

<sup>a</sup> Members are not insured for such an amount that weekly benefit would exceed weekly wages.

An annual assessment of not to exceed 10 cents is levied on each member to pay expenses of the annual meeting. Additional income is derived from interest.

Members in arrears for monthly dues are dropped from membership; reinstatement conditions are not reported. Members leaving the service may be refunded their share of the undivided profits, and such share of their contributions as may be due them.

**TEMPORARY DISABILITY BENEFIT.**—Benefit payments are made weekly according to the rates shown in the two preceding tables. No benefit is paid for the first five days in the case of sickness lasting less than 35 days, but no deduction is made for a longer sickness or for an accident. In case of sickness a membership of 30 days is required, but in case of accident benefit rights begin at once. Benefits continue for 52 weeks in case of accident and 32 weeks in case of sickness. A beneficiary must furnish a physician's certificate as often as required. Benefits are forfeited when disability is due to intemperance, carelessness, or venereal disease. Membership continues after the maximum periods of benefits are exhausted, but conditions governing future benefits are not reported.

During the fiscal year 215 persons received temporary disability benefits in 261 cases, aggregating 5,236 days and amounting to \$5,930.20. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$8 for each member.

**DEATH BENEFIT.**—Death benefits are paid according to the rates given in the preceding tables. Benefit rights covering cases of death from natural causes begin 30 days after admission to association; benefit rights covering cases of death by accident begin at once. Death claims are payable at once, but from 5 to 10 days are required to settle the claim. Benefits are forfeited if death is the result of carelessness on the part of the member.

The number of death claims paid during the fiscal year was four, amounting to \$400. Based on the mean membership of the association during the fiscal year the expenditure for death benefits was 54 cents for each member.

**PERMANENT DISABILITY BENEFIT.**—Permanent disability benefits are paid in lump sums, as shown in the first of the preceding tables.

Benefit rights begin on admission to the association, but are forfeited if disability is due to carelessness, venereal disease, or intemperance. Upon the payment of a lump sum to beneficiary membership ceases.

Four persons received permanent disability benefits during the fiscal year, amounting to \$1,100. Based on the mean membership of the association during the fiscal year the expenditure for permanent disability was \$1.48 for each member.

**MEMBERSHIP.**—During the fiscal year ending December 31, 1906, the membership of the association was as follows: In good standing at beginning of year, 779; admitted during the year, 725; lost during year, 801; in good standing at close of year, 703.

The causes for loss of members during the year were as follows: Discharge from company, 36; voluntary withdrawal from company, 115; withdrawal from association, 3; death, 4; retired on permanent disability, 4; suspended, force reduced, 639.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the year were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$4,303.60
Dues.....	10,575.87
Assessments.....	77.90
Interest, dividends, etc.....	93.44
Total.....	15,050.81

**DISBURSEMENTS.**

Temporary disability benefits.....	5,930.20
Permanent disability benefits.....	1,100.00
Death benefits.....	400.00
Salaries, wages, and other compensations.....	448.33
Other administrative expenses.....	276.91
Premiums refunded.....	736.98
Cash on hand at end of fiscal year.....	6,158.39
Total.....	15,050.81

**PENSION SYSTEM OF THE ATCHISON, TOPEKA AND SANTA FE RAILWAY COMPANY.**

This system was instituted January 1, 1907, by the Atchison, Topeka and Santa Fe Railway Company, providing for pension payments for permanent disability and superannuation for its officers and employees. The fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly reserve the right at any time "to terminate the pension system or any pension or pensions previously allowed, or to modify the pension



system in any respect, either generally or in its application to any specific case." The number of officers and employees of the company June 30, 1907, was 55,000, and the number of pensioners 36. The office is in Chicago, Ill.

**ADMINISTRATION.**—The affairs of the system are administered by a board of pensions of five members who are appointed by the president of the company. The board elects a chairman and a secretary from its membership. The existing board is composed of the second, third, and fourth vice-presidents, the general auditor, and the general attorney. Claims are passed upon by the board of pensions, and there is no appeal from its decision.

**CONDITIONS OF EMPLOYMENT.**—There is no specified age limit for entering the service of the company, but no person taken into the service after December 31, 1906, at the age of 50 years and over shall be eligible to the payment of a pension. Persons leaving the employ of the company lose their rights to pensions, and "no pension will be allowed or paid to any officer or employee who shall make or enforce any claim against the company for damages by reason of any injury or accident occurring within three years prior to the date when such employee shall be retired or leave the service."

**PERMANENT DISABILITY PENSION.**—To become a pensioner a person must have been continuously in the service of the company during 15 or more years next preceding his retirement, and have been permanently incapacitated from some cause incident to his employment. A physical examination by a company surgeon is required at the time of retirement, but not afterward. Pensions are paid monthly. For each year of service an allowance is made of 1½ per cent of the highest average monthly pay during any consecutive 10 years of service up to \$50, and in addition three-fourths of 1 per cent of any excess of such average monthly pay over \$50, provided, however, that in no case shall the allowance made be less than \$20 or more than \$75 per month. In exceptional cases of long and unbroken service with first-class record the amount may be increased not to exceed 25 per cent, the sum total not to exceed \$75. Pensions are paid during the life of beneficiaries, but may be discontinued for immorality or other misconduct. A beneficiary may engage in any gainful occupation which is not prejudicial to the interests of the company.

**SUPERANNUATION PENSION.**—The board of pensions may authorize the payment of a pension to any retired officer or employee who shall have been continuously in the service of the company during 15 or more years next preceding the date of his retirement, and who at the time of retirement shall have reached the age of 65 years. The pension payments for superannuation are on the same basis and under the same regulations as those provided in permanent disability cases.

**PENSIONERS.**—At the close of the first six months, June 30, 1907, the number of permanent disability pensioners was 20, and of superannuation pensioners 16. The total amount paid in pensions was \$1,341.68.

**EMPLOYEES' MUTUAL RELIEF ASSOCIATION (ATLANTIC COAST LINE RAILROAD COMPANY).**

This association is known as the "Employees' Mutual Relief Association," and is incorporated. The number of members of the association at the close of the fiscal year ending December 31, 1907, was 257. Benefits for temporary and permanent sickness or injury and death benefits were instituted in 1878. The office is at Savannah, Ga.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a managing board consisting of the president, vice-president, secretary-treasurer, finance committee of five members, and the chairman of the visiting committee, who are elected annually by ballot. The secretary-treasurer is under \$3,000 bond. The funds are deposited in bank and disbursed on vouchers signed by the president and approved by a majority of the finance committee and the chairman of the visiting committee. The finance committee audits the accounts monthly and passes upon all claims. An appeal may be taken from its decision to the association.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for entrance into the service of the company is 12 years, and the maximum age 45 years. Applicants for membership must have been in the employ of the company 30 days, be not over 50 years of age, and in good physical condition, but a medical examination is not required. Members leaving the employ of the company may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fees are governed by the age of the applicant and by the length of membership before he becomes entitled to benefits, and are as follows:

**Class A. Members who become entitled to benefits at once:**

Entering up to 40 years of age .....	\$2.50
Entering from 40 to 45 years of age.....	5.50
Entering from 45 to 50 years of age.....	8.50

**Class B. Members who are not entitled to benefits until they have been members for 6 months:**

Entering up to 40 years of age .....	.50
Entering from 40 to 45 years of age.....	1.50
Entering from 45 to 50 years of age.....	2.50

The reinstatement fee is \$2.25 and payment of arrears. The dues are \$9 per year, payable monthly, deducted from the pay of employees, and paid direct by members not in the employ of the company.

Additional income was derived from interest during the past five years, as follows: 1903, \$1,634.03; 1904, \$1,765.18; 1905, \$1,652.70; 1906, \$1,576.04; 1907, \$1,524.66. A member in arrears is not entitled to benefits; if 3 months in arrears, he is dropped from membership, but may be reinstated on payment of the reinstatement fee. There is no provision for the return of contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$5 per week is paid for sickness or accident. Benefits are paid for 16 weeks in one calendar year. No benefits are paid for disability of less than seven days' duration. Members sick or disabled are visited by the visiting committee, and a physician's certificate may be required. Benefits are forfeited for drunkenness and immorality. Beneficiaries who have exhausted the period of benefit payments may retain membership, but are not entitled to further benefits during the year.

During the fiscal year 109 members received temporary disability benefits, one case each, aggregating 2,009 days and amounting to \$1,438. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$5.45 for each member.

**DEATH BENEFIT.**—On the death of a member \$125 is paid to his beneficiary. Death claims become payable at once, and it usually requires not more than seven days to settle a claim. Benefit right is forfeited for drunkenness or immorality.

Two death claims were paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 95 cents for each member.

**PERMANENT DISABILITY BENEFIT.**—A member who has received 16 weeks' temporary disability benefit or any part thereof in one calendar year and is still sick or incapacitated from attending to any work or business must be examined by the association's physician, and, if pronounced incapacitated, is allowed \$5 per month while disability lasts; payments do not begin until the first of next ensuing year.

Beneficiaries are permitted to engage in gainful occupations. Benefits are forfeited for drunkenness or immoral conduct. Five members received permanent disability benefits during the fiscal year at a total cost of \$295. Based on the mean membership of the association during the fiscal year, the expenditure for permanent disability benefits was \$1.12 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at beginning of year was 271; admitted during the year, 55; lost during the year, 69; in good standing at close of year, 257. Of the number lost, 67 were from nonpayment of dues and 2 died.

**RECEIPTS AND DISBURSEMENTS.**—Following is a statement of the receipts and disbursements of the association during the fiscal year ending December 31, 1907:

## RECEIPTS.

Cash on hand at beginning of year.....	\$9,162.74
Entrance fees.....	132.00
Dues.....	2,206.50
Fines.....	1.25
Interest, dividends, etc.....	1,524.66
Other receipts.....	27.91
Total.....	13,055.06

## DISBURSEMENTS.

Temporary disability benefits.....	1,438.00
Permanent disability benefits.....	295.00
Death benefits.....	250.00
Salaries, wages, and other compensation.....	1,033.21
Other administrative expenses.....	65.80
Interest on loans.....	207.38
Cash on hand at end of fiscal year.....	9,765.67
Total.....	13,055.06

## RELIEF DEPARTMENT OF THE ATLANTIC COAST LINE RAILROAD COMPANY.

This relief department was organized by the Atlantic Coast Line Railroad Company in 1899, providing for sick, accident, and death benefits for its employees who contribute thereto; it is not incorporated. The number of employees of the company at the close of the fiscal year ending December 31, 1907, was 17,218, of whom 151 were females, and the number of members of the relief department was 11,735, of whom 51 were females. The office is in Wilmington, N. C.

**ADMINISTRATION.**—The department is managed by the company and employees jointly. Its affairs are administered by a superintendent, assistant superintendent, and chief surgeon, appointed by the president of the company, and an advisory committee of 13 members, the general manager of the company being chairman of the committee. Six members of the advisory committee are appointed by the board of directors of the company and six members are elected annually by ballot of the members.

The company has general charge of the relief department, guarantees the fulfillment of its obligations, takes charge of all moneys and pays into the fund interest on monthly balances at the rate of 4 per cent per annum, supplies the necessary facilities for conducting the business of the department, and pays all the operating expenses thereof. Claims are passed upon by the superintendent, assistant superintendent and medical examiner, but an appeal may be taken from their decision to the advisory committee.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the relief department. The minimum age for entrance into the service of the company and the relief department is 14 years, and the maximum age, 45 years. A medical examina-

tion is required of all applicants for membership. Any members separated from the service for a period not exceeding 30 days may retain their membership by paying dues in advance. Otherwise a member who leaves the service for any cause forfeits his membership; provided, however, that any member who has been continuously in the service three years, and a member of the relief fund one year immediately preceding termination of his employment, may continue his membership thereafter, but only in respect of the minimum death benefit right, which he has held at any time during the last year, or of any smaller amount, if he makes application within five days. When members are reemployed, they thereupon resume full membership if physically qualified.

When a member absents himself from duty for a period of six days without permission or without giving, meanwhile, a satisfactory reason for his absence, he is held as having left the service.

**FEES, DUES, AND ASSESSMENTS.**—The membership is divided into five classes. The highest class in which an employee may be a member is determined by his regular monthly pay. There are no entrance or reinstatement fees. Dues are payable monthly in advance, deducted from the pay of members in the employ of the company, and paid direct by those not at the time receiving wages from the company. Dues for death benefit only are paid quarterly in advance direct by the member.

The following table shows the monthly pay admitting to the several classes, the rates of contributions, the disability benefits and death benefits of each class, also the number of additional death benefits which may be taken by members, together with the dues therefor:

DUES AND BENEFITS IN EACH CLASS.

Items.	First class: Earning not more than \$35 per month.	Second class: Earning \$35 and under \$55 per month.	Third class: Earning \$55 and under \$75 per month.	Fourth class: Earning \$75 and under \$95 per month.	Fifth class: Earning \$95 and over per month.
<b>REGULAR DUES AND BENEFITS.</b>					
Dues per year.....	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00
Disability benefits:					
For accident, not to exceed 52 weeks, per day....	.50	1.00	1.50	2.00	2.50
For accident, after 52 weeks during continuance of disability, per day.....	.25	.50	.75	1.00	1.25
For sickness, except for first 6 days, not to exceed 52 weeks, per day.....	.50	1.00	1.50	2.00	2.50
Death benefit.....	250.00	500.00	750.00	1,000.00	1,250.00
<b>OPTIONAL ADDITIONAL DUES AND BENEFITS.</b>					
Dues per year for each \$250 additional death benefit, if not over 45 years of age <sup>1</sup> .....	3.60	3.60	3.60	3.60	3.60
Highest amount of additional death benefits that may be taken.....	750.00	1,500.00	2,250.00	3,000.00	3,750.00

<sup>1</sup> Employees of the company who were over 45 years of age at the time the fund was instituted were permitted to take additional death benefits by contributing \$5.40 per year for each additional death benefit of \$250.

The following table shows the sources and the amounts of supplementary income for five years:

SUPPLEMENTARY INCOME, 1903 to 1907.

Source of income.	1903.	1904.	1905.	1906.	1907.	Total.
Interest.....	\$1,876.78	\$1,478.15	\$1,323.27	\$1,318.56	\$965.92	\$6,962.68
Donations from employers...	30,649.19	33,356.29	32,927.92	35,431.94	39,499.39	171,854.73
Pay patients in hospitals.....	2,332.73	4,500.74	4,740.11	2,737.86	4,737.36	19,048.82
Total.....	34,858.70	39,335.18	38,991.30	39,488.38	45,192.67	197,866.23

Members are relieved from contributions when in receipt of benefits or when disabled, provided they are not receiving wages. Members in arrears are not entitled to benefits; if two months in arrears they are dropped from membership. Members leaving the employ of the company are refunded any excess of contributions above what is necessary to adjust their accounts up to the last day of service.

**DISABILITY BENEFIT.**—Benefits are paid monthly at the rates and for the periods shown in the preceding table. Accident benefits begin on date of injury; sick benefits begin on the seventh day. Benefit rights begin on day of admission to membership. Beneficiaries are under the care of a medical examiner, whose certificate is required. An examination of beneficiary's condition is made as often as necessary. Accident benefits are unlimited, but when members have received sick benefits for 52 weeks they are not entitled to further disability benefits for the same sickness. They may, however, make contribution for death benefit only, at the rates given for additional death benefits, for a period of six months, when if they pass a satisfactory physical examination they may be restored to full membership rights. In case of grave injury or chronic sickness, where the member desires to accept a lump sum in lieu of the benefits which might become due him, and in full of all obligations of the department or company arising from his membership or service, the superintendent has authority to make a settlement on such terms as may be agreed upon in writing. Benefits are not paid for disability due to intoxication, immoral practices, use of stimulants or narcotics, voluntary self-injury, unlawful acts, venereal disease, fighting, unless in self-defense against unprovoked assault, wrestling, fooling, and the like, or injury received in any brawl or in any liquor saloon, gambling house, or other disreputable resort. The following is from the regulations of the relief department:

The acceptance by the member of benefits for injury shall operate as a release and satisfaction of all claims against the company and all other companies associated therewith as aforesaid, for damages arising from or growing out of such injury; and, further, in the event of the death of a member no part of the death benefit or unpaid disability benefit shall be due or payable unless and until good and sufficient releases shall be delivered to the superintendent of all

claims against the relief department, as well as against the company and all other companies associated therewith as aforesaid, arising from or growing out of the death of the member, said releases having been duly executed by all who might legally assert such claims; and, further, if any suit shall be brought against the company or any other company associated therewith as aforesaid, for damages arising from or growing out of injury or death occurring to a member, the benefits otherwise payable and all obligations of the relief department and of the company created by the membership of such member in the relief fund shall thereupon be forfeited without any declaration or other act by the relief department or the company; but the superintendent may, in his discretion, waive such forfeiture upon condition that all pending suits shall first be dismissed.

There were 3,911 members who received disability benefits during the fiscal year, covering 4,986 cases, aggregating 97,210 days, and amounting to \$100,638.65. Based on the mean membership of the department (including those entitled to death benefit only, number not reported), the expenditure for disability benefits during the fiscal year was \$8.09 for each member.

**DEATH BENEFIT.**—The amount of the death benefit is according to class of membership and the option of the member, as shown in the table on page 292. For example, a member of the second class is entitled to \$500 benefit and may take \$1,500 more if he desires at the rate of \$3.60 for each \$250 or \$21.60 for the \$1,500. Benefit rights begin on admission to membership. Death claims are payable at once, but one week is usually required to settle a claim.

The number of death benefits paid during the fiscal year was 131, amounting to \$58,641. Based on the mean membership of the department, the expenditure for death during the fiscal year was \$4.72 for each member.

**OTHER BENEFITS AND PRIVILEGES.**—In case of accident surgical and hospital service, including artificial limbs, are given beneficiaries. In case of disability from sickness medical attention either at home or in hospital is given. The dependent members of the families of members may receive treatment at the department's hospitals at reasonable rates.

**INSTITUTIONS.**—The relief department maintains two hospitals and contributes to one other.

**MEMBERSHIP.**—During the fiscal year ending December 31, 1907, the membership of the relief department was as follows:

In good standing at beginning of year 13,132, of whom 13,081 were males and 51 females; admitted during the year, 12,749 males; lost during the year, 14,146 males; in good standing at close of year, 11,735, of whom 11,684 were males and 51 females.

The causes for the loss of 14,146 members were as follows: Discharge from employ of company, 2,236; voluntary withdrawal from employ of company, 11,031; death, 131; pensioned, 9; cause not specified, 739.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the relief department during the fiscal year were as follows:

**RECEIPTS.**

Cash on hand at beginning of year .....	\$25, 530. 89
Dues .....	190, 560. 98
Contributions of employers .....	39, 489. 39
Interest, dividends, etc. ....	965. 92
Treatment of nonmember patients at relief fund hospitals, paid by the company .....	4, 737. 36
<b>Total</b> .....	<b>261, 284. 54</b>

**DISBURSEMENTS.**

Disability benefits .....	100, 638. 65
Death benefits .....	58, 641. 00
Salaries, wages, and other compensation .....	44, 104. 80
Other administrative expenses .....	4, 097. 56
Dues returned .....	3, 124. 29
Maintenance of hospitals .....	26, 892. 81
Cash on hand at end of fiscal year .....	23, 785. 43
<b>Total</b> .....	<b>261, 284. 54</b>

**ATLANTIC COAST LINE RAILROAD COMPANY, PENSION  
DEPARTMENT.**

The Atlantic Coast Line Railroad Company instituted this department in 1903, providing for pensions in case of permanent disability and superannuation for its officers and employees. The number of employees of the company at the close of the fiscal year ending December 31, 1907, was 17,218, and the number of pensioners was 52. The fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to continued employment or pension allowance is conferred. The office is in Wilmington, N. C.

**ADMINISTRATION.**—The affairs of the department are administered by a board of pensions consisting of the following company officials: The superintendent of the relief department, the chief surgeon, the general superintendent of motive power, the general superintendent of transportation, chief engineer, and the comptroller. These officers are appointed annually by the board of directors of the company. They are not bonded as officers of the pension fund. The fund accounts are audited monthly by the comptroller. Claims are passed upon by the board of pensions, and its decision is final.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entrance to the permanent service of the company is 45. Employees leaving the service for any cause relinquish all claims to pension allowance unless reinstated within one year, in which case no break is considered to have occurred in their service.



**PERMANENT DISABILITY PENSION.**—Officers and employees between 61 and 70 years of age who have been 10 years in the service and have become incapacitated may be retired and given a monthly pension on the basis of 1 per cent of the average regular monthly pay received for the 10 years preceding retirement for each year of service. A physical examination is made of persons under 70 who are recommended for retirement. Pensions are paid for life, and beneficiaries are permitted to engage in gainful occupations; but pension allowances are forfeited for gross misconduct.

**SUPERANNUATION PENSION.**—All officers and employees who have attained the age of 70 years are retired, and those who have been 10 years in the service are pensioned. Locomotive engineers and firemen, conductors, flagmen and brakemen, train baggagemen, yard masters, switchmen, bridge foremen, section foremen, and supervisors who have attained the age of 65 years may be retired, and such of them as have been 10 years in the service are pensioned when retired. Superannuation pensions are paid on the same basis and under the same regulations as those governing permanent disability pensions.

**PENSIONERS.**—There were 48 pensioners at the beginning of the year; 9 were added and 5 died during the year, leaving 52 at the end of the year. The total amount paid in pensions was \$8,319.10.

#### **BALTIMORE AND OHIO RAILROAD COMPANY, RELIEF DEPARTMENT.**

The Baltimore and Ohio Railroad Company has a relief department divided into three sections, known as the relief, savings, and pension features. The department was organized and incorporated in 1889, and superseded the "Employees' Relief Association of the Baltimore and Ohio Railroad Company," established in 1880. At the close of the fiscal year ending June 30, 1906, the company had 55,554 employees, and there were 54,905 members of the relief feature and 409 pensioners.

**ADMINISTRATION.**—The company assumes general charge of the department, gives the services of its officers and employees, takes charge of all funds, and guarantees the performance of all obligations. The affairs of the department are administered by a superintendent, assistant superintendent, and chief clerk, appointed annually by the president, and an advisory committee composed of the general manager of the company as chairman and 12 members elected by ballot by delegates of the employees at an annual convention. The superintendent, assistant superintendent, and chief clerk are each required to furnish \$5,000 bond, and all checks must be signed by two of these officers. Accounts are audited annually by the general auditor

of the company. An examination of the condition of the fund is made annually by an actuary appointed by the president. The department also conducts the Cleveland Terminal and Valley Railroad Relief Department, the accounts, however, being kept separate. The office is in Baltimore, Md.

#### RELIEF FEATURE.

Sick, accident, and death benefits are paid.

**ADMINISTRATION.**—In addition to the officers, etc., of the relief department, there is an operating committee for the relief feature composed of six members, three of whom are appointed by the president of the company and three elected by delegates at the annual convention. The operating committee has charge of the operations of the relief feature, and may make any changes in the regulations, subject to the approval of the president and board of directors of the company. All claims are passed upon by the superintendent of the department, but an appeal may be taken to the operating committee.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees are required to become members of the relief feature, except officers earning more than \$2,000 per year, and those employees in occupations involving but little hazard, such as clerks and telegraphers. These may acquire membership in the natural-death benefit or in the sick benefit, and such membership once acquired must be retained while in the service. The maximum age for employment and membership is 45, and a medical examination is required. Members leaving the service for any cause may retain the right to natural-death benefit if they make application therefor within 10 days after they leave the service.

**FEES, DUES, AND ASSESSMENTS.**—The membership is divided, according to the nature of the occupations, into two classes and graded according to the monthly rate of pay received. Any member in the service under 50 years of age, who can pass a satisfactory medical examination, may, if the superintendent approve, enter a higher class than that to which his pay assigns him, or may take additional natural-death benefits. Members change their class or group whenever a change of occupation or rate of pay removes them from their existing class or group. There are no entrance or reinstatement fees. Dues are payable monthly, in advance, deducted from the pay of employees, and paid direct by members not at the time in the company's service. The following table shows the two classes, and the monthly pay admitting to the several groups in each class, the rates of dues, and the various benefits to which a member is entitled, also the number of additional natural-death benefits which may be taken and the dues therefor.

## DUES AND BENEFITS IN EACH WAGE GROUP.

Items.	Group A: Receiving not over \$35 per month.	Group B: Receiving over \$35 per month and not over \$50.	Group C: Receiving over \$50 per month and not over \$75.	Group D: Receiving over \$75 per month and not over \$100.	Group E: Receiving over \$100 per month.
Dues per year:					
First class—those engaged in operating trains or rolling stock.....	\$12.00	\$24.00	\$36.00	\$48.00	\$60.00
Second class—those not so engaged.....	9.00	18.00	27.00	36.00	45.00
Disability benefits:					
For accident while on duty, per day, not including Sundays and legal holidays—					
First 52 weeks.....	.50	1.00	1.50	2.00	2.50
After 52 weeks.....	.25	.50	.75	1.00	1.25
For sickness, or accident while not on duty, per day, not including first six working days, Sundays or legal holidays, for 52 weeks.....	.50	1.00	1.50	2.00	2.50
Death benefit:					
Accident while on duty.....	500.00	1,000.00	1,500.00	2,000.00	2,500.00
Accident while not on duty, or natural death.....	250.00	500.00	750.00	1,000.00	1,250.00
Dues for each \$250 additional natural-death benefit, per year (1).....	3.00	3.00	3.00	3.00	3.00
Highest amount of additional natural-death benefit that may be taken (2).....	1,000.00	750.00	500.00	250.00	.....

<sup>1</sup> Apply also when natural-death benefit membership only is taken.

<sup>2</sup> Except that if a member has obtained a loan from the savings feature he may take additional natural-death benefits to an amount equal to the loan, provided that in every such case the additional natural-death benefits shall be reduced as the amount of the loan is reduced.

There are no other assessments. Additional income is derived from donations of the company and interest. The amount of such income in 1902 was \$55,195.36; in 1903, \$51,115.04; in 1904, \$51,023.47; in 1905, \$52,613.63; and in 1906, \$55,875.25.

Members in receipt of benefits are relieved from the payment of dues "subsequent to the next month after that in which disability begins," and until the month following that in which they resume work. Persons who leave the service of the company for any cause are subject upon reemployment to the regulations of the relief department governing new employees, even though they may have retained natural-death benefit, unless restored to duty within 12 months. Members who have left the service, but who retain natural-death benefit, if over one month in arrears for dues, are dropped. When a member leaves the service any unearned portion of his contribution is returned to him.

**DISABILITY BENEFIT.**—Benefit for all working days is paid monthly, at the rates and for the periods shown in the preceding table. Benefits for an accident while on duty in the company's service begin at once, but the first six working days of disability from sickness or accident while not on duty are not paid for. Benefit rights begin on the day a member actually begins work. Beneficiaries are visited weekly by the medical examiner, whose certificate of their disability is required. They must not absent themselves from home or be in places so distant that the medical examiner can not be expected to visit them. Benefit rights are forfeited if disability is in any way due to intoxication, sexual immorality, or violation of law.

The following is from the regulations of the relief feature:

In event of disability or death from accidental injuries, the benefits herein promised shall not be payable or paid until there be first filed with the superintendent of the relief department releases satisfactory to him, releasing the Baltimore and Ohio Railroad Company, and all other companies owning or operating its branches or divisions, or any company over whose railroad, right-of-way or property the said The Baltimore and Ohio Railroad Company, or any company owning or operating its branches or division, shall have the right to run, operate its engines or cars, or to send its employees in the performance of their duty, or any company whose employees are admitted to the privileges of this department, from all claims for damages by reason of such injury or death, signed by all persons who might bring suit for such damages, or those legally competent to release for them, and by the beneficiaries named in the respective applications.

Should suit be brought by a member, his beneficiary or legal representative, or for the use of his beneficiary alone or with others, against the Baltimore and Ohio Railroad Company, or any company owning or operating its branches or divisions, or any company over whose railroad, right-of-way or property the Baltimore and Ohio Railroad Company or any company owning or operating its branches or divisions, shall have the right to run or operate its engines or cars or to send its employees in the performance of their duty, or any company whose employees are admitted to the privileges of this department, for damages on account of injury or death of such member, no benefits on account of such injury or death shall be paid, but all claims to such benefits under these regulations shall be forfeited, unless such suit be discontinued and all costs incurred by the defendant therein paid by the plaintiff before any hearing or trial on demurrer or otherwise. Should such suit for damages on account of the death of a member be brought by any person claiming an interest other than those named above, the existence of such a suit shall prevent the payment of benefits on account of such death, and any payment by any of the companies above named of damages recovered in such suit, or determined by compromise, or of any costs incurred therein, shall operate as a release in full of all claims against this department.

The benefit period is unlimited for disability from accident on duty, but it is limited to 52 weeks only for disability from other causes, and a member is not entitled to further benefits until he has been at work four weeks.

During the fiscal year, 16,401 members received disability benefits, covering 24,166 cases, aggregating 325,967 days, and amounting to \$366,072.06. Based on the mean membership of the relief feature (including those entitled to death benefit only, number not reported), during the fiscal year, the expenditure per member for disability benefits was \$6.84.

**DEATH BENEFIT.**—The various death benefits are shown in the preceding table. Rights to benefits begin on the day a member actually begins work. Death claims are payable at once and usually

are settled within 60 days. Benefits are forfeited for the same causes as given for disability benefits.

Four hundred and seventy-six death claims were paid during the fiscal year, amounting to \$344,936.10. Based on the mean membership of the relief feature during the fiscal year, the expenditure for death benefits was \$6.44 for each member.

**OTHER BENEFITS AND PRIVILEGES.**—Members disabled by accident while on duty are extended surgical and hospital service, including payment for the first artificial limb, not to exceed \$75. Members and their dependent relations are allowed to travel on the company's lines at one-half the regular rates, and members' children under 16 years of age may travel free to and from school. In all reductions of force, preference, as to retention in service, is given to members. All members injured while on duty and incapacitated for continuing their usual occupations are provided, as far as possible, with such positions in the service as they can efficiently fill. Any adult member, who has been continuously in the service not less than one year, may borrow from the savings feature to acquire, improve, or free from debt a homestead adjacent to the company's lines. The borrower must take out natural-death benefits in the relief feature, to an amount equal to his indebtedness, available in case of his death, to discharge the indebtedness. The beneficiary of any deceased member may become a depositor in the savings feature. Any member, his wife, child, father, or mother may also become a depositor; this provision, however, applies to any employee of the company.

**MEMBERSHIP.**—There were 52,165 members of the relief feature at the beginning of the fiscal year and 54,905 at the close. The number of members admitted and the number lost are not reported; 476 died.

**RECEIPTS AND DISBURSEMENTS.**—For the fiscal year ending June 30, 1906, the receipts and disbursements of the relief feature were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$188,014.33
Dues.....	861,023.72
Contributions of employers.....	16,550.00
Interest, dividends, etc.....	39,325.25
Loans repaid.....	1,947.15
Overpaid benefits returned.....	97.25
Hospital advances returned.....	179.82
Cleveland Terminal and Valley Railroad Company's refunding expenses returned .....	1,391.20
<b>Total.....</b>	<b>1,108,528.72</b>

## DISBURSEMENTS.

Disability benefits .....	\$366, 072. 06
Death benefits.....	344, 936. 10
Salaries, wages, and other operating expenses.....	78, 059. 62
Surgical expenses.....	23, 052. 60
Loans granted.....	1, 537. 00
Investments made.....	3, 900. 00
Refunded contributions to members.....	11, 581. 15
Artificial limbs furnished members without charges .....	2, 335. 00
Miscellaneous.....	1, 814. 95
Cash on hand at end of fiscal year.....	275, 240. 24
Total.....	1, 108, 528. 72

## PENSION FEATURE.

The fund for the payment of pensions is supported by the company, and was put in operation in 1884.

**ADMINISTRATION.**—The affairs of this feature are administered by the officials of the relief department and a pension committee, composed of the three members of the operating committee of the relief feature appointed by the president of the company. The pension committee directs all investments for the pension feature and may make any change in the regulations, subject to the approval of the president and board of directors of the company. All claims for pensions are passed upon by the superintendent of the department, but an appeal may be taken to the pension committee.

**PENSIONERS.**—Any employee of the company who has been for four years a member of the relief department and ten consecutive years in the service of the company, and who has reached the age of 65 years, may be honorably relieved from duty and pensioned. Like persons under 65 years of age, who elect to retire, "may be pensioned if the circumstances justify and the conditions of the fund permit, and pensions have been granted in quite a number of such cases."

Pensions are paid monthly, each pensioner receiving a daily allowance, excluding Sundays, equal to one-half the benefits provided under the regulations of the relief feature to be paid for sickness to a member of his class. If an employee has been continuously a member of the relief department for 15 years, the allowance is increased by the addition of 5 per cent, and a like amount added for each additional term of five consecutive years of such membership. The company may at any time make a percentage reduction of all pensions or further limit the classes of persons who may become pensioners. No pensioner is entitled to disability benefits from the relief feature, though he may continue his natural-death benefits, and he may engage in a gainful occupation outside the service of the company, provided it does not interfere with the company's interests.

Pensioners who retain their natural-death benefits are entitled to the same travel privileges as members of the relief feature. No assignment of pensions is allowed. At the beginning of the fiscal year, ending June 30, 1906, there were 377 pensioners, 67 were added during the year, and 35 died, leaving 409 at the close of the year, including 2 females.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the pension feature for the fiscal year ending June 30, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$223, 482. 32
Contributions of company.....	82, 550. 00
Interest, dividends, etc.....	13, 238. 85
Orders returned and canceled.....	169. 52
Miscellaneous.....	6. 15
<b>Total.....</b>	<b>319, 446. 84</b>

**DISBURSEMENTS.**

Pensions.....	\$2, 972. 95
Administrative expenses.....	628. 90
Investments made.....	2, 200. 00
Orders reissued.....	91. 02
Cash on hand at end of year.....	233, 553. 97
<b>Total.....</b>	<b>319, 446. 84</b>

**BOSTON AND ALBANY RAILROAD RELIEF ASSOCIATION.**

This association is composed of employees of the Boston and Albany Railroad Company; it is not incorporated. The number of employees at the close of the company's fiscal year, April 30, 1908, was 7,518. The number of members in the association December 31, 1907, was 115. Sick, accident, and death benefits were instituted in 1894. The office is at Boston, Mass.

**ADMINISTRATION.**—The fund is managed, and its affairs are administered by employees only. The officers of the association consist of a president, first vice-president, second vice-president, recording secretary, financial secretary, and treasurer. These officers also act as the board of government, and have full power to transact all business that requires immediate attention. The officers are elected semiannually by ballot. There is an investigating committee of three members elected at the same time; a visiting committee of 10 members is appointed by the president. No bond is required of any officer. The funds are deposited in bank; disbursements are made by the treasurer upon orders signed by the president and financial secretary. The accounts are audited semiannually by the investigating committee. All claims for benefits are passed upon by the association, upon report of the visiting committee, and the decision is final.

**CONDITIONS OF MEMBERSHIP.**—Any male person between the ages of 18 and 50 years employed on the Boston and Albany Railroad may become a member upon the recommendation of two members in good standing, subject to the approval of the association. Members who leave the employ of the railroad company may retain their membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. Members are reinstated upon payment of arrears of dues and assessments. The dues are \$4.20 per year, payable monthly in advance. Ordinary assessments of 50 cents per member are made upon the death of a member. The number of such assessments for the past five years were as follows: 1903, 4; 1904, 2; 1905, 4; 1906, 3; 1907, none. If at any time the funds in the treasury become so low that an extra assessment is deemed necessary, the board of government has power to levy the same. An additional income is derived from interest. Members three months in arrears for dues, or one month in arrears for assessments, are not entitled to benefits; if six months in arrears for dues, or two months in arrears for assessments, they are dropped from membership.

Any member who has received benefits amounting to \$5 or more, who may lose membership through nonpayment of dues within one year of receipt of said benefit, will not be eligible to membership again. There is no provision for refunding contributions to members who may leave the association.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$5 per week is paid for 10 weeks in one year for disability after the first 6 days. No member shall receive over \$150 as sick benefit during membership in the association. A membership of three months is necessary for a member to be entitled to benefits. Beneficiaries are visited by the sick committee; if the committee is in doubt as to the cause of the disability, it has power to visit with its own physician. Beneficiaries are examined by a physician as often as deemed necessary by the visiting committee. They are forbidden to expose themselves to the night air or inclement weather; upon satisfactory proof of such violation being presented to the association, the weekly benefit shall cease to be paid. Members are not entitled to benefit when the disability is caused by willful neglect, immorality, or intemperance. Any member feigning sickness or disability, and receiving the weekly benefit thereby, on conviction of this fraud will be expelled. Further, any member knowing of such a case, and not reporting the same to the association, will be expelled. Beneficiaries who have exhausted their rights to benefits continue their membership, but are not entitled to further disability benefits during the same year.

The number of members receiving benefits during the fiscal year was 28, covering 31 cases, aggregating 687½ days, and amounting to



**\$491.20.** Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$4.35 for each member.

**DEATH BENEFIT.**—A death benefit of \$75 is paid, the arrears, if any, of the deceased being deducted. Three months' membership is required in order to become entitled to benefits. Claims become payable immediately after the proof of death has been verified. Thirty days is customarily required to settle a claim. There were no deaths during the fiscal year.

**MEMBERSHIP.**—The number of members of the association in good standing at beginning of year was 110; number admitted during the year, 9; number dropped for nonpayment of dues, 4; number in good standing at close of year, 115.

**RECEIPTS AND DISBURSEMENTS.**—For the fiscal year ending December 31, 1907, the receipts and disbursements of the association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$735. 60
Entrance fees.....	9. 00
Dues.....	474. 00
Interest.....	12. 50
Total.....	1, 231. 10

#### DISBURSEMENTS.

Temporary disability benefits.....	491. 20
Salaries, wages, and other compensation.....	24. 00
Other administrative expenses.....	79. 20
Cash on hand at end of fiscal year.....	636. 70
Total.....	1, 231. 10

#### BOSTON AND ALBANY RAILROAD RELIEF OF DIVISION NO. 1.

This association is composed of employees of Division No. 1 of the Boston and Albany Railroad; it is not incorporated. The number of members at the close of the fiscal year ending February 29, 1908, was 97. Sick, accident, and death benefits were instituted in 1907. The office is in Boston, Mass.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, vice-president, recording secretary, financial secretary and treasurer, and three trustees, elected annually by ballot. No salaries are paid and no bond is required of any officer. The funds are deposited in bank and disbursed on orders signed by the president and trustees. The accounts are audited annually by the board of trustees. Claims are passed upon by the board of trustees, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—Neither the company nor the association imposes any age limit, but applicants for membership

must be in good physical condition. A member leaving the employ of the company forfeits membership. Furloughed or suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents and one death assessment, and to secure reinstatement all arrears must be paid. The dues are \$3 per year, payable direct by the member, monthly in advance. An assessment of 50 cents is levied upon the death of a member. There are no sources of additional income. A member 60 days in arrears is not entitled to benefits; if 90 days in arrears he is suspended. A member may be reinstated within one year by paying all arrearages; after one year he must enter as a new member. There is no provision for refunding contributions to members who withdraw from the fund.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 is paid for 10 weeks in one year. Benefits are not paid for less than seven days. Benefit rights do not begin until 90 days after admission to fund. Benefits are forfeited if disability is due to intemperance or immorality. A beneficiary who has exhausted benefit payments retains membership, but is not entitled to further benefits during the same year.

Two members received temporary benefits during the fiscal year, aggregating 45½ days and amounting to \$32.78.

Based on the mean membership of the relief fund during the fiscal year, the expenditure for temporary benefits was 50 cents for each member.

**DEATH BENEFIT.**—The death benefit is \$50, and benefit rights begin on admission to the fund. Death claims are payable at once, but it usually requires 10 days to settle a claim. Benefits are forfeited if death is due to intemperance or immorality.

One death claim was paid during the fiscal year.

Based on the mean membership of the relief fund during the fiscal year, the expenditure for death benefits was 77 cents for each member.

**MEMBERSHIP.**—The number of members in good standing in the fund at the beginning of the fiscal year ending February 29, 1908, was 32; admitted during year, 66; lost during year by death, 1; in good standing at close of year, 97.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year the receipts and disbursements of the fund were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$36. 00
Entrance fees.....	33. 00
Dues.....	228. 00
Assessments, death.....	48. 00
<b>Total.....</b>	<b>395. 00</b>

## DISBURSEMENTS.

Temporary benefits.....	\$32.78
Death benefits.....	50.00
Administrative expenses.....	7.65
Cash on hand at end of fiscal year.....	304.57
Total.....	395.00

**BOSTON AND ALBANY RAILROAD TRAINMEN'S RELIEF  
ASSOCIATION.**

This association is composed of employees of the Boston and Albany Railroad; it is not incorporated. At the close of the fiscal year, March 31, 1908, there were 41 members of the association. Sick, accident, and death benefits were instituted in 1895. The office is in Boston, Mass.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a president, vice-president, secretary-treasurer, finance committee of three members, and five trustees, all elected annually by ballot. No bond is required of any officer. The funds are deposited in bank and disbursed by the secretary-treasurer on order of president and one member of the finance committee. The accounts are audited annually by the board of trustees. Claims are passed upon by the board of trustees, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for admission to membership in the association is 20 years and the maximum age is 60, and the applicant must be in good physical condition and have been an employee of the company for three months. Only train and station baggage masters, brakemen, station agents, and checkmen are admitted to membership. Membership may be retained after leaving the company's employ, provided the member does not engage in any occupation more hazardous than the one in which he was engaged. Furloughed or suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fees are \$2 for those 20 and under 55 years of age, and \$4 for those 55 and under 60. The reinstatement fee is \$6; the dues are \$6 per year for those 20 and under 55 years of age, and \$12 for those 55 and under 60. Dues are paid monthly in advance, deducted from pay of members who are in the employ of the company, and paid direct by those who have left the service of the company and by furloughed or suspended members. There are no assessments or other sources of additional income. Members in arrears are not entitled to sick benefits; if three months in arrears they are dropped from the roll, but may be reinstated by a majority vote of the executive board and the payment of the reinstatement fee. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$6 is paid for 13 weeks in one year. Benefits are not paid for the first seven days of disability. Benefit rights begin on admission to the association. Beneficiaries are visited by the sick committee, or required to report to sick committee once a week if able to be out, and to furnish physician's certificate when requested. Benefit rights are forfeited for intemperance or immorality. A beneficiary who has exhausted benefit payments retains membership, but is not entitled to further benefits during the same year.

Six persons received temporary disability benefits during the fiscal year, one case each, aggregating 202½ days, and amounting to \$202.20. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefit was \$4.93 for each member.

**DEATH BENEFIT.**—The death benefit is \$50. Benefit rights begin on admission to association. Death claims become payable at once, but it usually requires 20 days to settle a claim. Benefits are forfeited if death is the result of intemperance or immorality.

One death claim was paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefit was \$1.22 for each member.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending March 31, 1908, was as follows: In good standing at beginning of year, 41; admitted during year, 5; lost during year, 5; in good standing at close of year, 41.

Of the number lost 4 were dropped for nonpayment of dues and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the fiscal year were as follows:

## RECEIPTS.

Cash on hand at beginning of year.....	\$38. 00
Entrance fees.....	10. 00
Dues.....	246. 00
Total.....	294. 00

## DISBURSEMENTS.

Temporary disability benefits.....	202. 20
Death benefits.....	50. 00
Salaries, wages, and other compensation.....	10. 00
Other administrative expenses.....	1. 50
Cash on hand at end of fiscal year.....	30. 30
Total.....	294. 00

**BOSTON AND MAINE RAILROAD RELIEF ASSOCIATION.**

This association is composed of the male employees of the lines of the Boston and Maine Railroad Company; it is incorporated. The number of employees at the close of the fiscal year ending December 31, 1906, was, approximately, 26,000, and there were 2,060 members of the association.

The association in 1882 instituted benefits for sickness, accident, and death. The office is in Boston, Mass.

**ADMINISTRATION.**—The fund is managed by the employees. The officers of the association consist of a president, vice-president, secretary-treasurer, nine directors, a finance committee of three, and three trustees of the permanent fund. The president, vice-president, and secretary-treasurer are members ex officio of the board of directors. These officers, with the exception of the three trustees, are elected by ballot annually. One trustee is appointed each year by the board of directors for a term of three years. The secretary-treasurer is bonded for \$10,000, and the trustees are bonded in such amounts as may be required by the board of directors. The funds are deposited with a safe-deposit company; all orders on the secretary-treasurer must be signed by two or more of the finance committee and countersigned by the president.

The accounts are audited three times a year by the finance committee. Claims for benefits are passed upon by the board of directors, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership in the association an employee must be not less than 18 nor more than 45 years of age, and must have been in the employ of the company for not less than six months immediately preceding application; he is also required to pass a satisfactory medical examination. Members who leave the employ of the company and furloughed or suspended members may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2. Assessments are levied upon the members in the following manner: For the disability fund, 11 assessments of 50 cents each are made during the year, payable on the first day of every month excepting June; provided, however, that if at any time the amount of money in the disability fund amounts to more than the amount of one assessment on each member, over and above the current liabilities, the assessment then due may be omitted or applied to any other fund at the discretion of the board of directors. If the amount of money in the fund is not sufficient to meet the liabilities an extra assessment for the fund may be called by the board of directors. For the expense fund, an assessment of 50 cents per member is made, payable the 1st day of June. The same provisions are made for the remission of

assessments and for additional assessments as provided for in the disability fund. For the death fund, 12 assessments of \$1 each are made during the year, payable on the first day of each month. If at any time the amount of money in this fund does not amount to \$2,000, an extra assessment upon each member is made by the board of directors at the request of the financial committee. In case the amount of money in the death benefit fund amounts to \$8,000 or more at the time a regular assessment becomes due for that fund, such assessment may be omitted or applied to the special fund, at the discretion of the board of directors. All assessments are deducted from the pay of the employees, except in the case of those who retain their membership in the association after leaving the employ of the company, or of "furloughed" and "suspended" members, who pay their assessments direct to the association. A sick or disabled member's assessments may be deducted from his benefits. The total assessments per member for each of the last five years for all purposes were as follows: 1902, \$16.50; 1903, \$19; 1904, \$20; 1905, \$19; 1906, \$18. Other sources of income are from interest on deposits and the income from the special fund. The special fund is derived from donations to the association.

A member in arrears for two months is not entitled to any benefits, and benefits are not allowed for sickness or disability commencing within 21 days from the date on which such arrears are paid; if three months in arrears, he forfeits his membership. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of temporary disability benefit is \$6 per week of six working days, Sundays not included, no member to receive over 16 weeks' benefits for the same sickness, and not over 32 weeks' benefits in any one year. Payments are not made for the first week of sickness. Benefit rights begin immediately on admission to membership. No sick benefits are paid for more than two weeks prior to the receipt of a doctor's certificate of the disability by the secretary; and during the time a member is drawing a sick benefit he must notify the secretary every two weeks of his condition and furnish another doctor's certificate, or be examined by the association physician, at any time the secretary may request. Members sick or disabled are visited, once each week, by a sick committee. Should any member of the association, through any false or fraudulent pretensions or misrepresentations of his condition, receive sick benefits, he is, upon two-thirds vote of the directors, expelled from the association. Membership may be forfeited for intemperance or immoral habits. Whenever the sum of sick benefits paid to any member amounts in the aggregate to \$500, such member is not entitled to any further benefits from the sick-

benefit fund, and all assessments for the benefit fund from such member are thereafter omitted.

The number of members who received temporary disability benefits was not reported, but there were 582 cases of benefits during the fiscal year, aggregating 9,797 days, and amounting to \$9,797. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$4.83 for each member.

**DEATH BENEFIT.**—The death benefit is the amount of one assessment on each member, but in no case to exceed \$1,000. The right to benefit begins immediately on admission to membership. Claims to benefit become payable 60 days after receipt of proof of death; 15 days are usually required to settle a claim.

Nineteen claims were paid during the fiscal year, amounting to \$19,000. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$9.37 for each member.

**MEMBERSHIP.**—The number of members in good standing in the association at the beginning of the year was 1,996; admitted during the year, 117; lost during the year, 53; in good standing at close of year, 2,060. Of the number lost, 9 withdrew from the association, 25 were dropped for nonpayment of assessments, and 19 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1906, the receipts and disbursements of the association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$4,984.73
Entrance fees.....	234.00
Assessments:	
For expense.....	\$1,030.25
For temporary disability benefit.....	11,292.25
For death benefit.....	24,664.50
	<hr/>
	36,987.00
Income from special fund.....	301.72
Interest on treasury deposits.....	195.03
	<hr/>
Total.....	42,702.48

#### DISBURSEMENTS.

Temporary disability benefits.....	9,797.00
Death benefits.....	19,000.00
Salaries.....	518.00
Commissions on new members.....	117.00
Other administrative expenses.....	307.60
Transferred to special fund.....	1,342.97
Cash on hand at end of fiscal year.....	11,619.91
	<hr/>
Total.....	42,702.48

For a description of the Boston and Maine pension system (not yet in operation) see page 382.

**BOSTON, REVERE BEACH AND LYNN RAILROAD RELIEF ASSOCIATION.**

This association is composed of the employees of the Boston, Revere Beach and Lynn Railroad Company; it is incorporated. At the close of the fiscal year ending December 31, 1906, there were employed by the company approximately 500 persons, and the number of members in the association was 341. Sick, accident, and death benefits were instituted in 1887. In 1905 the death benefit was extended to include payment to a member upon the death of his wife. The office is in West Lynn, Mass.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a president, vice-president, secretary-treasurer, board of directors, and a finance committee of three, elected annually by ballot. The president and vice-president, ex officio, and five others constitute the board of directors. A visiting committee of fifteen members is appointed by the president. The secretary-treasurer is bonded for \$1,000. All checks and drafts must be accompanied by a written order of two or more members of the finance committee, countersigned by the president. The accounts are audited quarterly by the finance committee. All claims for benefits are passed upon by the board of directors; an appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Applicants for membership must be under 45 years of age and have been in the company's service for not less than 12 consecutive months immediately preceding application, and are voted upon by the association. A medical examination is required. Members who leave the service may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the reinstatement fee the same. The dues are \$6 per year, payable monthly in advance. A special assessment is provided to cover death benefit payment in case there is less than \$500 in the treasury. It was not found necessary to levy any such assessment during the five years 1902 to 1906. The sources of supplementary income are entertainments, contributions, interest, and sale of association buttons. New members are relieved from payment of dues for the month in which they are elected to membership. A member in arrears for one month is not entitled to disability benefit; if three months in arrears he is dropped from membership. Reinstatement is decided by vote of the association. A reinstated member is not entitled to benefits for six months. There is no provision for refunding contributions to members who withdraw from the fund.

**TEMPORARY DISABILITY BENEFIT.**—The benefit payment to a sick or disabled member is \$6 a week or \$1 per day for a fractional part of



a week, and such payment is limited to 20 weeks in one year, the year to commence from date of sickness or disability. No benefit is paid for the first week's sickness or disability, nor for more than three days previous to reporting disability, unless the member is outside the State of Massachusetts. A member becomes entitled to benefit rights immediately upon admission to membership. Beneficiaries are visited weekly by a member of the visiting committee. The board of directors employs a physician to visit sick members whenever it is deemed necessary. If a sick or disabled member is outside the State of Massachusetts, he must furnish a physician's certificate of the sickness or disability. Benefit rights are forfeited when a disability is caused by immoral conduct. Any member who, through false or fraudulent pretensions, or misrepresentation of his condition, receives disability benefits shall, upon a two-thirds vote of the board of directors, be expelled from the association. Beneficiaries who have exhausted their rights to disability benefits may continue their membership, but they are not entitled to further disability benefits within the year. During the fiscal year 41 members received benefits, covering 52 cases, aggregating 1,058 days, and amounting to \$1,058. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$3.18 for each member.

**DEATH BENEFIT.**—Upon the death of a member \$100 is paid to his beneficiaries. Members are entitled to benefit rights immediately on joining the association. Claims are payable immediately upon the proof of death, but two days are customarily required to settle a claim. Upon the death of a member's wife, the sum of \$50 is paid to the member. Five claims for death of members were paid during the fiscal year at a total cost of \$500. It is considered a part of the expenses of the association upon the death of a member to procure a floral design and to furnish a carriage for the pallbearers. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$1.50 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 325; admitted during the year, 32; lost during the year, 16; in good standing at close of year, 341. Of the number lost, 10 were from nonpayment of dues, 5 died, and 1 was expelled for fraud.

**RECEIPTS AND DISBURSEMENTS.**—The following statement shows the receipts and disbursements of the association during the year ending December 31, 1906:

## RECEIPTS.

Cash on hand at beginning of year.....	\$8,814.22
Entrance fees.....	32.00
Dues.....	1,799.00
Profits from entertainments, etc.....	211.09
Contributions of employers.....	50.00
Interest, dividends, etc.....	308.23
Sale of association buttons.....	1.00
<b>Total.....</b>	<b>11,215.54</b>

## DISBURSEMENTS.

Temporary disability benefits.....	1,058.00
Death benefits (members).....	500.00
Salaries, wages, etc., including carriages and flowers at funerals.....	216.80
Cash on hand at end of fiscal year.....	9,440.74
<b>Total.....</b>	<b>11,215.54</b>

### PENSION SYSTEM OF THE BUFFALO, ROCHESTER AND PITTSBURG RAILWAY COMPANY.

This system was instituted in 1903, by the Buffalo, Rochester and Pittsburg Railway Company, and provides for disability and superannuation pensions for its employees. The number of employees at the close of the fiscal year, June 30, 1906, was 4,847, and 12 persons were receiving pensions. The pension fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in service or to pension allowance is conferred. The office is at Rochester, N. Y.

**ADMINISTRATION.**—The affairs of the pension system are administered by the following officers of the company: The president, general manager, auditor, treasurer, and board of directors. Accounts are audited annually by public accountants. Claims are passed upon by the president, auditor, treasurer, and general manager, and their decision is final.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entrance into the service of the company is 45 years, unless otherwise approved by the president. Persons leaving the employ of the company for any cause forfeit all claims to pension allowances unless they are reinstated within one year, in which case no break is considered to have occurred in the continuity of their service.

**DISABILITY PENSION.**—Employees from 60 to 64 years of age, inclusive, who have been continuously 20 or more years in the service, and who have become incapacitated, may be retired and given a monthly pension for life on the following basis: For each year of service 2 per cent of the average monthly pay for the 10 years next preceding retirement. Any faithful employee who has received injuries in the performance of his duty which totally inca-

pacitate him for his regular or other vocation, or who has through sickness become so incapacitated, may receive as a pension such a sum for such length of time as the president shall determine. The company sets aside \$25,000 each year for the pension system, which together with interest on the securities in which the fund may be invested, constitutes the funds available for pensions. Should the aggregate pension allowances exceed this amount, a new rate shall be established reducing all allowances, unless the board of directors increases the amount available for pensions. The incapacity of employees must be certified to by the chief surgeon of the company.

Beneficiaries are permitted to engage in any gainful occupations which are not prejudicial to the interests of the company, but may not reenter the service. Pensions may be withheld for gross misconduct, and no assignment of them is permitted. Employing officers of the company are required to keep themselves informed of the whereabouts of former employees who are pensioned and to advise the president when any of them ceases to be entitled to further pension allowance.

**SUPERANNUATION PENSION.**—All employees who have attained the age of 65 years are retired, and if they have been continuously for 20 years in the service of the company they are paid a monthly pension, on the same basis and under the same regulations as permanent disability pensions are given.

**PENSIONERS.**—The number of pensioners during the fiscal year was as follows: At beginning, 8; added, 6; died, 2; at close, 12.

**RECEIPTS AND DISBURSEMENTS.**—The following were the receipts and disbursements of the pension system during the fiscal year ending June 30, 1906:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$24, 442. 27
Contribution of employers.....	25, 000. 00
Money borrowed.....	1, 618. 11
Interest, dividends, etc.....	3, 287. 17
Securities sold.....	26, 000. 00
Total.....	80, 347. 55

#### DISBURSEMENTS.

Permanent disability pensions.....	646. 73
Superannuation pensions.....	5, 289. 58
Investments made.....	72, 000. 00
Accrued interest and premiums on securities purchased.....	2, 411. 24
Total.....	80, 347. 55

**PENSION SYSTEM OF THE CHICAGO AND NORTHWESTERN RAILWAY COMPANY.**

On January 1, 1901, the Chicago and Northwestern Railway Company instituted this system of disability and superannuation pensions for its employees. The fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in the service or to pension allowance is conferred. The number of employees at the close of the fiscal year ending December 31, 1906, was 48,723, and there were 355 on the pension rolls. The office is in Chicago, Ill.

**ADMINISTRATION.**—The affairs of the system are administered, under the immediate direction of the president, by a pension board consisting of five officers of the company, who are appointed by the board of directors, and who elect their own chairman and secretary. Claims for pensions are passed upon by the pension board.

**CONDITIONS OF EMPLOYMENT.**—The maximum age for entering the service is 35 years, except for service requiring special qualifications. Persons leaving the service forfeit claims to pension allowance, unless reinstated, in which case the time out of the service is deducted from their total length of service.

**DISABILITY PENSION.**—All employees who have been 20 or more years in the service, and who have become permanently disabled, may be retired and granted a monthly pension for life on the following basis: For each year of service 1 per cent of the average regular monthly pay for the 10 years next preceding retirement. Should the aggregate pension allowances in any one year exceed \$200,000, in the absence of action by the board of directors increasing the yearly amount usable for pensions, a new rate shall be established proportionately reducing all allowances. Permanent disability must be certified to by a company surgeon. The company may withhold its pensions in all cases of gross misconduct. Pensioners may engage in any other business which is not prejudicial to the interests of the company, but may not reenter the service. Employing officers must keep themselves advised of the whereabouts of pensioners and inform the pension board when any of them ceases to be entitled to further pension allowance.

**SUPERANNUATION PENSION.**—All employees who have attained the age of 70 years and who have been 20 years in the service are retired and given a pension, on the same basis and under the same regulations as those governing disability pensions.

**PENSIONERS.**—The number of pensioners at the beginning of the year was 321; 71 were added during the year, and 37 died, leaving 355 at the close of the year. The total amount paid during the year was \$89,330.87.

**RELIEF DEPARTMENT OF THE CHICAGO, BURLINGTON AND QUINCY RAILROAD COMPANY.**

This relief department was organized by the Chicago, Burlington and Quincy Railroad Company in 1889, providing for sick, accident, and death benefits and indemnity for the loss of a limb, for its officers and employees who contribute thereto; it is not incorporated. At the close of the fiscal year ending December 31, 1906, the number of employees was 43,561, of which number about 1,500 were females, and the number of members in the relief department was 24,442, including over 700 females. The office is in Chicago, Ill.

**ADMINISTRATION.**—The department is managed by the company and employees jointly. Its affairs are administered by a superintendent, assistant superintendent, and medical director, appointed by the president, and an advisory committee of 13 members, of whom six are chosen by the board of directors and six elected annually by ballot by the members, employees of the company, the general manager of the company being ex officio the thirteenth member and chairman. The company pays all operating expenses, takes charge of all moneys, and guarantees all benefit payments. Accounts are audited annually by the auditing committee. Claims are passed upon by the superintendent, assistant superintendent, medical director, and medical examiners, but an appeal may be taken from their decision to the advisory committee.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the fund. The minimum age for entrance into the service of the company and into the department is 16 years and the maximum age for admission to the department is 45 years. A medical examination of the applicant is required. Persons leaving the employ of the company may retain their right to death benefit, not to exceed the minimum amount which they have held at any time during the last year, provided they have been three years with the company, one year a member, and make application to retain such rights within five days after leaving the company's employ. Furloughed or suspended members retain membership if they pay their contributions in advance.

**FEES, DUES, AND ASSESSMENTS.**—There are five classes of members. The highest class in which an employee may be a member is determined by his monthly pay. There are no entrance or reinstatement fees. Dues are payable monthly in advance, deducted from the pay, except in the case of members who are temporarily relieved from service of the company and of members who have left the employ of the company, all of whom pay direct. The following table shows the monthly pay admitting to the several classes, the rates of contributions, and the disability and death benefits of any class, also the amount of additional death benefit which may be taken by members, together with the contributions required therefor:

## DUES AND BENEFITS IN EACH CLASS.

Items.	First class: Earning under \$35 per month.	Second class: Earning \$35 and under \$55 per month.	Third class: Earning \$55 and under \$75 per month.	Fourth class: Earning \$75 and under \$95 per month.	Fifth class: Earning \$95 and over per month.
<b>REGULAR DUES AND BENEFITS.</b>					
Dues per year.....	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00
Disability benefits:					
For accident, not to exceed 52 weeks, per day....	.50	1.00	1.50	2.00	2.50
For accident, after 52 weeks, during continuance of disability, per day.....	.25	.50	.75	1.00	1.25
For sickness, except first 6 days and not exceed- ing 52 weeks, per day.....	.50	1.00	1.50	2.00	2.50
For sickness, after 52 weeks and not exceeding 52 weeks additional, per day.....	.25	.50	.75	1.00	1.25
Death benefits.....	300.00	600.00	900.00	1,200.00	1,500.00
<b>OPTIONAL ADDITIONAL DUES AND BENEFITS.</b>					
Dues per year for each \$300 additional death benefit covering death by accident or natural causes: (a)					
Not over 45 years of age.....	3.00	3.00	3.00	3.00	3.00
Over 45 but not over 60 years of age.....	5.40	5.40	5.40	5.40	5.40
Over 60 years of age.....	7.20	7.20	7.20	7.20	7.20
Highest amount of additional death benefit covering death by accident or natural causes that may be taken:					
Not over 45 years of age.....	900.00	1,800.00	2,700.00	3,600.00	4,500.00
Over 45 years of age.....	300.00	600.00	900.00	1,200.00	1,500.00
Dues per year for each \$300 extra death benefit cov- ering death by accident only.....	1.80	1.80	1.80	1.80	1.80
Highest amount of extra death benefit covering death by accident only that may be taken.....	600.00	1,200.00	1,800.00	2,400.00	3,000.00

<sup>a</sup> These rates apply also for each \$300 of death benefit to members who have left the service, who may retain their right to death benefit only.

The additional rates for members whose pay may be increased and for persons in the employ of any company whose property may come under the control of this company are shown on the lines for persons "over 45 years" and "over 60 years" under optional additional dues and benefits. Additional income is derived from interest. Contributions are not required of members while disabled unless wages are paid. Members in arrears are not entitled to disability benefits, and if two months in arrears membership ceases. Reinstatement conditions are not reported. A member leaving the employ of the company is refunded the excess of contributions made above what is necessary to adjust his account up to the last day of service.

**DISABILITY BENEFIT.**—Disability benefit payments are made monthly, at the rates and for the periods shown in the preceding table. Benefits for an accident begin at once, but the first six days of sickness are not paid for. Benefit rights begin on admission to fund. Beneficiaries are under the supervision of the medical examiners, examined as often as required, and are forbidden to leave their usual places of residence without permission of the medical examiners. Benefit rights are forfeited if the disability is due to intoxication, use of alcoholic liquors as a beverage, immoderate use of stimulants or narcotics, unlawful acts or immoralities, venereal disease, fighting (unless in self-defense against unprovoked

assault), wrestling, scuffling, fooling, injury received in any brawl, in any liquor saloon, gambling house, or other disreputable resort. During any disability coming under this regulation a member contributes for and is entitled to death benefit only. The application for membership contains the following:

If any suit shall be brought against said company or any other company associated therewith as aforesaid, for damages arising from or growing out of injury or death occurring to me, the benefits otherwise payable, and all obligations of said relief department and of said company created by my membership in said relief fund shall thereupon be forfeited without any declaration or other act by said relief department or said company.

Benefits are unlimited in case of accident; membership continues in case of sickness, but after the maximum period of benefits is exhausted the member is not entitled to further temporary benefits. For the loss by accident of a hand or a foot at or above the wrist or ankle, benefit payments, at the rate shown in the table on page 317, are made for life, and artificial limbs are furnished if needed. In lieu of any of the payments mentioned above the beneficiary may receive a lump sum as follows: First class, \$800; second class, \$1,400; third class, \$2,000; fourth class, \$2,600; fifth class, \$3,200. For the loss by accident of both hands or both feet or of one hand and one foot the benefit payments are doubled. If a member accepts a lump-sum benefit his membership ceases, but should he accept a daily rate his membership continues during life. Members in receipt of permanent disability benefits are considered physically unable to engage in gainful occupations.

The number of persons receiving sick and accident benefits during the fiscal year is not reported, but the number of cases of benefits paid was 13,023, aggregating 288,072 days, and amounting to \$320,370.36. Based on the mean membership of the fund (including those entitled to death benefit only, number not reported), during the fiscal year, the expenditure for disability benefits was \$13.33 for each member.

**DEATH BENEFIT.**—The various death benefits are shown in the table on page 317. Rights to death benefits begin on admission to the fund. Death claims are payable at once, but it usually requires from seven to ten days to settle a claim.

One hundred and eighty-four death claims were paid during the fiscal year, amounting to \$184,815.14. Based on the mean membership of the fund during the fiscal year, the expenditure for death benefit was \$7.69 for each member.

**OTHER BENEFITS AND PRIVILEGES.**—When necessary in case of serious accident, surgical treatment and hospital service are provided, or surgical treatment and services of nurse are furnished at home.

**MEMBERSHIP.**—The following statement shows the number of members during the fiscal year: At beginning, 23,632; added, 21,142; lost, 20,332; at close, 24,442.

Of the number lost 20,122 were discharged or voluntarily withdrew from the employ of the company, 9 withdrew from the fund, and 201 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1906, the receipts and disbursements of the relief department were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$124, 324. 28
Dues.....	517, 539. 04
Contributions of employers (operating expenses) .....	74, 443. 76
Interest, dividends, etc.....	24, 872. 67
<b>Total.....</b>	<b>741, 179. 75</b>

**DISBURSEMENTS.**

Temporary and permanent disability benefits .....	320, 370. 36
Death benefits.....	184, 815. 14
Surgical, hospital, and nursing attendance .....	37, 373. 96
Operating expenses.....	74, 443. 76
Contributions refunded.....	8, 781. 92
Cash on hand at end of fiscal year.....	115, 394. 61
<b>Total.....</b>	<b>741, 179. 75</b>

**PENSION SYSTEM OF THE CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA RAILWAY COMPANY.**

The Chicago, St. Paul, Minneapolis and Omaha Railway Company created this system in 1906 for the benefit of its employees. The system provides for permanent disability and superannuation pensions. The number of employees at the close of the fiscal year June 30, 1908, was 5,451, and the number of pensioners was 22. The fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to continued service nor to pension allowance is conferred. The office is in St. Paul, Minn.

**ADMINISTRATION.**—The affairs of the pension system are administered by a pension board composed of five officers, who are appointed annually by the board of directors. The second vice-president, secretary, general manager, comptroller, and tax commissioner form the existing board. Claims are passed upon by the pension board and its decision is final.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entering the permanent service of the company is 35, except for service requiring special qualifications.



**PERMANENT DISABILITY PENSION.**—All employees who have been 20 or more years in the service and who have become permanently disabled may be retired and pensioned, the pension board demanding any evidence it thinks needful to establish the facts in all cases. Pensions are paid monthly during life on the following basis: For each year of service 1 per cent of the average regular monthly pay for the 10 years next preceding retirement. If the aggregate pension payments exceed \$50,000 in one year and the board of directors does not increase the yearly amount available for pensions, a new rate shall be established, proportionately reducing pensions. Beneficiaries are permitted to engage in gainful occupations which are not prejudicial to the interests of the company, but may not reenter its service. Pensions are forfeited for gross misconduct.

**SUPERANNUATION PENSION.**—All employees who have attained the age of 70 years and who have been in the service of the company 20 years are retired and given a pension on the same basis and under the same regulations as permanent disability pensions are given.

**PENSIONERS.**—There were 14 pensioners at the beginning of the year; 11 were added and 3 died during the year, leaving 22 at the close of the year. The amount paid in pensions during the year was \$1,563.40 for permanent disability and \$2,113.15 for superannuation.

**CINCINNATI, HAMILTON AND DAYTON RAILWAY COMPANY'S  
EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.**

This association is composed of employees of the Cincinnati, Hamilton and Dayton Railway Company, and is not incorporated. At the close of the fiscal year, January 26, 1907, the number of members was 1,820, including 1 female, and the number of employees of the company was 6,128. Benefits for temporary and permanent disability caused by accident, and for death, were instituted in 1878. The office is in Cincinnati, Ohio.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, three vice-presidents, secretary-treasurer, and a board of 15 directors, elected annually by ballot. The company's superintendent of telegraph was, in 1907, the president of the association. The secretary-treasurer is under \$5,000 bond. Funds are disbursed by orders on the secretary-treasurer, signed by the president. Accounts are audited annually by public accountants. Claims are passed upon by the board of directors, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for entrance into the service of the company is 21 years, and the maximum 35. The maximum age for admission to the association is 45 years, and an applicant must have been in the company's employment 15 days, and be in good physical condition. Previous to February 1, 1908,

full membership rights could be retained by a member after leaving the employ of the company unless discharged for drunkenness or theft; but after that date members leaving the company for any cause retain their rights to death benefits only. Furloughed and suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The association is composed of two classes. The entrance fee to class A is \$1.50 and to class B \$3, and members may be reinstated on payment of all arrears. The dues in class A are \$12 per year and class B \$24, deducted monthly from the pay of the members who are in the employ of the company, and paid direct by those who have left the service. There are no other sources of income. Members in arrears for 30 days forfeit all rights and claims as members of the association. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 is paid in class A and \$10 in class B, not exceeding 26 weeks for any one injury. No benefits are paid for the first week of disability. Benefit right begins on admission to the association. A beneficiary is visited by members of the association and must furnish a physician's certificate when requested. Benefit rights are forfeited for fraud in securing benefit and for drunkenness. During the fiscal year 268 persons received temporary disability benefits, 284 cases being paid, aggregating 7,983 days and amounting to \$10,857.35. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$5.98 for each member.

**DEATH BENEFIT.**—A death benefit of \$500 is paid in class A and \$1,000 in class B. Benefit right begins on admission to the association. Death claims become payable in 60 days and are usually settled in that time. Benefit rights are forfeited if the member's death is due to drunkenness.

During the fiscal year 33 death claims were paid, amounting to \$25,500. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$14.03 for each member.

**PERMANENT DISABILITY BENEFIT.**—Permanent disability benefits are paid as follows:

PERMANENT DISABILITY BENEFITS IN EACH CLASS.

	Class A.	Class B.
Loss of one arm or one leg.....	\$250	\$500
Loss of both arms, both legs, or both eyes, or one leg and one arm.....	500	1,000
Loss of one eye.....	100	200

Benefit rights begin on admission to the association, but are forfeited if a member is intoxicated when injured or if he attempts to obtain benefits by fraud. Members receiving any of the above payments are dropped from the membership roll.

During the fiscal year four persons received permanent disability benefits, the amount paid being \$2,000. Based on the mean membership of the association during the fiscal year, the expenditure for permanent disability benefits was \$1.10 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at beginning of year was 1,813; admitted during year, 371; lost during year, 364; in good standing at close of year, 1,820.

The number of members lost because of voluntary withdrawal from company was 2; dropped for nonpayment of dues, 325; death, 33; retired on total disability, 4.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the fiscal year ending January 26, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$3,726.35
Entrance fees.....	1,000.50
Dues.....	38,171.00
Total.....	42,897.85

**DISBURSEMENTS.**

Temporary disability benefits.....	10,857.35
Permanent disability benefits.....	2,000.00
Death benefits.....	25,500.00
Salaries, wages, and other compensation.....	2,207.70
Other administrative expenses.....	480.75
Cash on hand at end of fiscal year.....	1,852.05
Total.....	42,897.85

**CLEVELAND, CINCINNATI, CHICAGO AND ST. LOUIS RAILWAY  
MUTUAL INSURANCE ASSOCIATION.**

This association is composed of employees of the Cleveland, Cincinnati, Chicago and St. Louis Railway and the Dayton and Union Railroad companies; it is not incorporated. The number of employees of the companies at the close of the fiscal year ending September 30, 1907, was 16,168, and there were 293 members in the association. A death benefit was instituted in 1869. The office is in Cincinnati, Ohio.

**ADMINISTRATION.**—The association is managed by the employees and company jointly. Its affairs are administered by a president, first and second vice-presidents, general secretary, treasurer, auditor, and an executive committee of 9 members. These officers are elected

for a term of one year by the delegates of each division at an annual meeting. For the fiscal year reported all the officers of the association were officials of the railroad companies. The treasurer is bonded for \$2,000. Disbursements are made by the treasurer on orders signed by the president. The accounts are audited annually by the board of trustees. Claims are passed upon by the executive committee, and its decision is final. Payments are not guaranteed by the companies.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. Applicants for membership must be under 50 years of age, not addicted to the use of intoxicating liquors, free from any disability, and in the employ of the companies for 30 days. No medical examination is required. Members leaving the employ of the company may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the reinstatement fee \$3. The membership is divided into two classes; full members are designated as class A, and half members as class B. Upon the death of a member in class A, an assessment of \$1 per member is levied on those in that class, and 50 cents per member on those in class B. In case of the death of a member in class B an assessment of 50 cents per member is levied on the whole membership. Twenty-four death assessments were levied during the fiscal year. In case the general fund becomes depleted, an assessment of \$1 per member is made to replenish it; there were two such assessments in 1906 and two in 1907. Failure to pay assessments within thirty days from date of notice causes forfeiture of membership; applicants for reinstatement must be not over 50 years of age and must furnish a physician's certificate of good health. There is no provision for refunding contributions to members who withdraw from the association.

**DEATH BENEFIT.**—The amount of the death benefit in each class is the net sum derived from an assessment as described above, not to exceed \$1,000 in class A, and \$500 in class B. Benefit rights begin immediately on admission to membership. Death claims are payable at once, but usually from 60 to 90 days are required to settle a claim. Benefit rights are forfeited for habitual use of intoxicating liquors.

Twenty-four death claims were paid during the fiscal year, amounting to \$7,211. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$21.33 for each member.

**MEMBERSHIP.**—There were 383 members in good standing in the association at the beginning of the year, 90 were lost during the year, leaving 293 in good standing at the close of the year. Of the number lost 66 were dropped for nonpayment of assessments and 24 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending September 30, 1907, the receipts and disbursements of the association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$241. 90
Special assessments.....	656. 00
Death assessments.....	7, 320. 50
Total.....	8, 218. 40

**DISBURSEMENTS.**

Death benefits.....	7, 211. 00
Salaries, wages, and other compensation.....	600. 00
Other administrative expenses.....	73. 25
Transferred to reserve fund.....	109. 50
Cash on hand at end of fiscal year.....	224. 65
Total.....	8, 218. 40

**CLEVELAND TERMINAL AND VALLEY RAILROAD COMPANY,  
RELIEF DEPARTMENT.**

**ORGANIZATION AND ADMINISTRATION.**—This department was organized and incorporated in 1895 by the Cleveland Terminal and Valley Railroad for the benefit of its employees, on substantially the same plan, as to management and benefits, as the relief department of the Baltimore and Ohio Railroad Company, which company is largely interested in the Cleveland Terminal and Valley Railroad Company. The department is conducted by the relief department of the Baltimore and Ohio Railroad Company from its office in Baltimore, Md., the accounts being kept separate. The advisory committee however is composed of the general manager of the Cleveland Terminal and Valley Railroad Company, as chairman, and six other members elected annually by ballot by the members.

At the close of the fiscal year ending June 30, 1906, there were 1,079 employees of the company and 1,414 members of the relief feature, 7 of whom were pensioners.

**RELIEF FEATURE.**

**DISABILITY BENEFIT.**—The number of members of the relief feature receiving disability benefits during the fiscal year is not reported, but benefits were paid for 4,726 days, amounting to \$6,264.60. Based on the mean membership of the relief feature (including those entitled to death benefit only, number not reported), during the year, the expenditure for disability benefits was \$4.57 per member.

**DEATH BENEFIT.**—There were 10 death benefits paid during the fiscal year, amounting to \$6,750. Based on the mean membership during the year, the expenditure for death benefits was \$4.92 per member.

**MEMBERSHIP.**—There were 1,327 members at the beginning of the fiscal year, 1,290 were admitted during the year, and 1,203 lost, causes not reported, leaving 1,414 at the close.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending June 30, 1906, the receipts and disbursements of the relief feature were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$40,562.02
Dues.....	20,015.80
Contributions of the company.....	125.00
Interest.....	1,632.89
<b>Total.....</b>	<b>62,335.71</b>

**DISBURSEMENTS.**

Disability benefits.....	6,264.60
Death benefits.....	6,750.00
Surgical expenses.....	856.48
Operating expenses.....	1,927.58
Contributions refunded members.....	548.22
Outstanding orders on treasurer, less orders returned and canceled.....	1,361.49
Cash on hand at end of fiscal year.....	44,627.34
<b>Total.....</b>	<b>62,335.71</b>

**PENSION FEATURE.**

There were two pensioners at the beginning of the fiscal year, and five were added during the year, making seven at the close.

The receipts and disbursements of this feature during the fiscal year were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$14,980.38
Contributions of the company.....	1,375.00
Interest, dividends, etc.....	615.63
<b>Total.....</b>	<b>16,971.01</b>

**DISBURSEMENTS.**

Pensions.....	772.25
Cash on hand at end of fiscal year.....	16,198.76
<b>Total.....</b>	<b>16,971.01</b>

**CUMBERLAND VALLEY RAILROAD RELIEF ASSOCIATION.**

This association is composed of employees of the Cumberland Valley Railroad Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending December 31, 1906, was 1,938, including 10 females, and there were 1,602 members in the association, including one female. Sick, accident, and death benefits were instituted in 1889. The office is in Chambersburg, Pa.

**ADMINISTRATION.**—The fund is managed by the company and employees jointly. Its affairs are administered by a president, secretary, treasurer, manager, and a board of six directors. An advisory committee of three members, chosen annually by the board of directors and from that board, has general oversight of the business affairs of the association at such times as the board of directors is not in session. The manager is chairman of the advisory committee. The president and treasurer must be the vice-president and treasurer of the company; the secretary is appointed by the president, and his salary is paid by the company; the board of directors and manager are elected annually by ballot. No bond is required of any officer. Funds are deposited in bank and withdrawn on orders of the secretary. Accounts are audited monthly by the auditor of the company. Claims are passed upon by the head of a department, section foreman, or a director, but an appeal may be taken to the board of directors. Payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—Employees of the company are not required to become members of the association. The minimum age for entrance into the service of the company and the association is 14 and the maximum age is 50. A medical examination is required of applicants for membership. Membership may be retained by those leaving the employ of the company, provided they were members prior to January, 1900. Furloughed or suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The fee for entrance or reinstatement is \$1. Dues are \$9 per year, deducted monthly from the pay; furloughed and suspended members and members not in the employ of the company pay dues direct. A special class composed of members who belonged to the C. V. R. R. Mutual Aid Association, who would have been debarred from full membership on account of age or by having left the employ of the company, pay dues of 50 cents per month direct to the association, and are entitled to death benefits only. No assessments have been made, but in case of a deficiency a per capita assessment may be levied, not to exceed \$1 per month. Additional income is derived from interest. Members who permit their dues or assessments to become 31 days in arrears are not entitled to benefits for one month after payment of arrears; if three months in arrears they are dropped, but may be reinstated on payment of reinstatement fee. Members who joined the association prior to January 1, 1900, and who retain membership after leaving the employ of the company, may for cause be dropped from membership by the board of directors; those so dropped receive one-half of amount paid in, less amount of sick benefits received.

**TEMPORARY DISABILITY BENEFIT.**—A sick or accident benefit of \$2 is paid for the first week and 83½ cents per working day after the first week of disability; no payment is made for a fractional part of the first week of sickness; the total amount of benefits must not exceed \$100 in any one year. Benefit rights begin on admission to the association. Members receiving benefit must furnish physician's certificate, and in case of continuous sickness must furnish certificate semi-monthly. Benefit rights are forfeited for intemperance and vicious or immoral conduct. Beneficiaries who have exhausted the period of benefit payments may retain membership, but are entitled to no more benefits during the year. During the fiscal year 352 members received benefits covering 358 cases, aggregating 9,342 days, and amounting to \$6,711.18. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$4.34 for each member.

**DEATH BENEFIT.**—A death benefit of \$300 is paid. Benefit rights begin from date of admission to the association. Death claims are payable at once, but it requires 20 to 30 days to settle a claim.

Fourteen death claims were paid during the fiscal year, amounting to \$4,200. Based on the mean membership of the association during the fiscal year, the expenditure for death benefit was \$2.72 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 1,490; admitted during the year, 640; lost during the year, 528; in good standing at close of the year, 1,602. Of the number lost, 512 voluntarily withdrew from the employ of the company, 2 were dropped for nonpayment of dues and assessments, and 14 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1906, the receipts and disbursements of the association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$9,794.97
Entrance fees.....	640.00
Dues.....	14,217.75
Interest, dividends, etc.....	185.00
Other receipts (overpaid benefit).....	2.83
<b>Total.....</b>	<b>24,840.55</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	6,711.18
Death benefits.....	4,200.00
Investments made.....	8,567.83
Cash on hand at end of fiscal year.....	5,361.54
<b>Total.....</b>	<b>24,840.55</b>



**LACKAWANNA RAILROAD EMPLOYEES' RELIEF ASSOCIATION,  
MORRIS AND ESSEX DIVISION.**

This association was organized and incorporated in 1901 by employees of the Morris and Essex Division and the general office force of the Delaware, Lackawanna and Western Railroad Company, and pays sick and accident benefits. The number of members at the close of the fiscal year, December 31, 1906, was 236. The office is in Jersey City, N. J.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, three vice-presidents, secretary, and treasurer, all elected annually by ballot, and a finance committee of three members, one elected each year to serve three years. The secretary is under \$500 and the treasurer under \$1,000 bond. Funds are deposited in bank and checked out on signature of the president, secretary, treasurer, and chairman of the finance committee, except a sum not to exceed \$500 subject to order of the treasurer. Accounts are audited quarterly by the finance committee. Claims are passed upon by the president, secretary, and treasurer, but an appeal may be taken from their decision to the association.

**CONDITIONS OF MEMBERSHIP.**—Applicants for membership must be American citizens or have declared their intentions to become such, be in good physical condition, and be recommended by one member and approved by two other members. Members withdrawing from the employ of the company may retain full membership rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents and the reinstatement fee \$3, or the amount of arrears. The dues are \$6 per year, paid direct by the member, monthly in advance. In case the funds of the association should be insufficient, an assessment may be levied. Additional income is derived from interest, the total amount for the past five years being \$250. Members in arrears are not entitled to benefits, and if one month in arrears are expelled. They may be reinstated if under 51 years of age, but are not entitled to benefits for three months after reinstatement. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$1 per day is paid for 90 working days in one year. Benefits are not paid for the first seven days of disability. Benefit right begins three months after date of admission to association. A beneficiary is visited by the relief committee, who may require a physician's certificate. Members who have exhausted the maximum benefit payments retain membership, but are not entitled to benefit for one year from date for which first benefits were paid.

During the fiscal year 34 persons received temporary disability benefits, covering 38 cases, aggregating 853 days, and amounting to \$853.

Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$3.69 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the fiscal year ending December 31, 1906, was 226; admitted during year, 22; lost during year, 12; in good standing at close of year, 236. Of the number lost, 11 were dropped for nonpayment of dues and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the fiscal year were as follows:

**RECEIPTS.**

Cash on hand at beginning of year .....	\$2,466.25
Entrance fees .....	11.00
Dues .....	1,382.50
Interest, dividends, etc. ....	83.48
<b>Total</b> .....	<b>3,943.23</b>

**DISBURSEMENTS.**

Temporary disability benefits .....	853.00
Salaries, wages, and other compensation .....	173.75
Other administrative expenses .....	9.50
Cash on hand at end of fiscal year .....	2,906.98
<b>Total</b> .....	<b>3,943.23</b>

**PENSION SYSTEM OF THE DELAWARE, LACKAWANNA AND  
WESTERN RAILROAD COMPANY.**

On June 1, 1902, the Delaware, Lackawanna and Western Railroad Company put into operation this pension system, providing for disability and superannuation pensions for all its permanent railroad employees except executive officers. On January 1, 1903, the system was extended so as to include the officers, superintendents, foremen, bosses, engineers, and clerks of the company coal mines. The fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in the service or pension allowance is conferred.

The number of employees of the company at the close of the fiscal year ending December 31, 1907, was 37,273, of whom, however, about 15,000 are coal miners not eligible to pensions; and 203 persons were on the pension rolls. The office is located in New York, N. Y.

**ADMINISTRATION.**—The affairs of the system are administered, under the immediate direction of the president, by a pension board composed of six officers of the company, who are appointed annually by the board of managers, and who elect their own chairman and secretary. Claims are passed upon by the pension board, its decision being final.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entering the service of the company is 35 years. Persons leaving the service of the company for any cause relinquish all claims to pension allowance unless reinstated within one year, in which case no break in the continuity of their service is considered to have occurred.

**PERMANENT DISABILITY PENSION.**—All eligible employees 60 to 69 years of age, inclusive, who have been continuously for 25 or more years in the service, and who have become incapacitated, may be retired and given a monthly pension for life on the following basis: For each year of service 1 per cent of the average regular monthly pay for 10 years next preceding retirement. Any faithful employee who has received injuries which totally incapacitate him for his regular or other vocation may receive such sum as a pension for such length of time as the pension board shall determine. Should the aggregate pension allowances in any year exceed \$65,000, in the absence of action by the board of managers increasing the yearly amount usable for pensions, a new rate may be established proportionately reducing all allowances. The incapacity of employees must be certified to by a board of three physicians appointed by the pension board. Pensioners are permitted to engage in gainful occupations, but pensions are withheld for gross misconduct. Employing officers must keep themselves informed of the whereabouts of pensioners and notify the pension board when any of them ceases to be entitled to further pension allowance.

**SUPERANNUATION PENSION.**—All eligible employees who have attained the age of 70 years are retired, and if they have been continuously for 25 years in the service are given a pension on the same basis and under the same regulations as permanent disability pensions are given.

**PENSIONERS.**—During the fiscal year 217 persons received pensions, amounting to \$15,486.16 for permanent disability and \$19,540.46 for superannuation.

**DETROIT AND MACKINAC RAILWAY COMPANY, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.**

This association is maintained by the employees of the Detroit and Mackinac Railway Company; it is not incorporated. The number of employees of the company June 30, 1907, was 1,032, and the number of members of the association at the close of the fiscal year ending April 25, 1908, was 296. Sick, accident, and death benefits were instituted in 1898. The office is at Alpena, Mich.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a president, vice-president, secretary, treasurer, and a relief and an auditing committee, who are elected annually by ballot. The treasurer is under \$300 bond. The funds

are deposited in bank and are disbursed on check of the treasurer, countersigned by the president and the secretary. Accounts are audited quarterly by the auditing committee. Claims are passed upon by the relief committee, but an appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—There are no specified requirements for admission to membership in the association. Members leaving the employ of the company retain membership until the 20th of the current month only.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees. The dues are paid monthly in advance, and are based on wages received, as follows: Class 1, those receiving under \$40 per month, pay \$3 per year; class 2, those receiving \$40 to \$69.99 per month, pay \$6 per year; class 3, those receiving \$70 and over per month, pay \$9 per year. There are no assessments. Additional income is derived from interest. Members who are disabled or are in receipt of benefits are relieved from payment of contributions. Members who permit their membership to lapse may be reinstated, if not disabled, on payment of back dues. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—Weekly benefits are paid as follows: Class 1, \$3; class 2, \$6; class 3, \$9. Benefits are paid for 14 weeks in one year, but none is paid for disability of less than 14 days. Benefit rights begin on admission to the association, but are forfeited for immorality or drunkenness. Beneficiaries are required to furnish a physician's certificate and are visited by the sick committee. They are forbidden to go out after 9 o'clock p. m. or to leave the line of the company without permission of the relief committee. A beneficiary who has exhausted benefit payments may retain membership, but is not entitled to further benefits during the same year.

Seventy-one persons received benefits during the fiscal year, covering 74 cases, aggregating 2,604 days and amounting to \$2,464. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$8.30 for each member.

**DEATH BENEFIT.**—The death benefit is \$50. Benefit rights begin on admission to the association, but are forfeited if death is the result of immorality or drunkenness. Death claims become payable at once and are usually settled in one day. Three death benefits were paid during the year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 51 cents for each member.

**MEMBERSHIP.**—The members of the association in good standing at the beginning of year numbered 297; admitted during year, 24; lost

during year, 25; in good standing at close of year, 296. Of the number lost, 10 were discharged from the employ of the company, 13 voluntarily withdrew, and 2 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the fiscal year ending April 28, 1908, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$1, 254. 66
Dues.....	2, 045. 50
Interest, dividends, etc.....	22. 80
Total.....	3, 322. 96

**DISBURSEMENTS.**

Temporary disability benefits.....	2, 464. 00
Death benefits.....	150. 00
Salaries, wages, and other compensations.....	150. 00
Other administrative expenses.....	29. 89
Donations.....	100. 00
Cash on hand at end of fiscal year.....	429. 07
Total.....	3, 322. 96

**FONDA, JOHNSTOWN AND GLOVERSVILLE RAILROAD BENEFIT ASSOCIATION.**

This association is maintained by the employees of the Fonda, Johnstown and Gloversville Railroad Company; it is not incorporated. The number of employees at the close of the fiscal year ending April 30, 1908, was 411, of which 174 were members of the association. Sick, accident, and death benefits were instituted in 1904. The office is in Gloversville, N. Y.

**ADMINISTRATION.**—The association is managed by the company and employees jointly. Its affairs are administered by a president, vice-president, secretary, treasurer, and a board of trustees of seven members. The president is, by constitutional provision, either the president or the general superintendent of the company and ex officio chairman of the board of trustees. Three trustees are appointed by the president of the company and three are elected by ballot annually by the employees, one of the latter being then elected vice-president. The secretary and the treasurer are appointed by the board of trustees. No bond is given, but it is provided that bond may be required of the secretary. The funds are deposited in bank and are disbursed on orders signed by the president and the treasurer. The accounts are audited monthly by the board of trustees. Claims are passed upon by the secretary, from whose decision an appeal may be taken to the board of trustees. Benefit payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the association. The minimum age for employment by the company is 14 years and the maximum 45 years. An applicant for membership in the association must be between the ages of 18 and 45 years, have been employed three months by the company, and undergo a medical examination. Track employees are excluded from membership. A member leaving the employ of the company forfeits membership. Furloughed or suspended members are not entitled to benefits.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, and there is no reinstatement fee. The dues are \$6 per year, deducted from members' pay monthly in advance. Whenever the funds are not sufficient to meet the obligations, the board of trustees is empowered to levy an assessment on each member, the amount not to exceed 50 cents in one month nor \$3 in one year. One such assessment was levied in 1904. Additional income is derived from interest and use of billiard tables in the club room. Members when disabled or when in receipt of benefits are relieved from payment of contributions. There is no provision for refunding contributions to members who leave the employ of the company or who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$1 per day is paid weekly for disability of 10 days and over, and for a period not exceeding 90 days in any one year. Benefit rights begin on admission to association. Beneficiaries are visited weekly by a physician who certifies to their condition. Members forfeit benefit rights for immorality, intemperance, and unlawful acts. A beneficiary who has exhausted benefit payments may retain membership, but receives no further benefits during the year. Twenty-three members received temporary disability benefits during the fiscal year, one case each, aggregating 644 days, and amounting to \$644. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefit was \$3.90 for each member.

**DEATH BENEFIT.**—The death benefit is \$150. Benefit rights begin on admission to the association. Death claims become payable at once, but it requires about 30 days to settle a claim. Benefits are forfeited if death is due to immorality, intemperance, or unlawful acts. One death claim was paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefit was 91 cents for each member.

**OTHER BENEFITS AND PRIVILEGES.**—A club room is provided for the use of members.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 155; admitted during year,

44; lost during year, 25; in good standing at close of year, 174. Of the number lost, 24 voluntarily withdrew from the company and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—Following is a statement of the receipts and disbursements of the association during the fiscal year ending April 30, 1908:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$1,062.97
Entrance fees.....	42.00
Dues.....	961.00
Interest, dividends, etc.....	51.75
Surgeons' fees.....	7.50
Club room.....	12.33
Total.....	2,137.55

**DISBURSEMENTS.**

Temporary disability benefits.....	644.00
Death benefits.....	150.00
Salaries, wages, and other compensation.....	55.00
Other administrative expenses.....	3.30
Expense of outing.....	155.58
Club room.....	6.00
Refunds.....	1.50
Cash on hand at end of fiscal year.....	1,122.17
Total.....	2,137.55

**HOCKING VALLEY MUTUAL BENEFIT ASSOCIATION.**

This association is composed of employees of the Hocking Valley Railway Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending April 26, 1908, was 4,000, and there were 1,058 members in the association. The fund instituted temporary and permanent disability benefits for accident while on duty and a death benefit in 1876. The office is in Columbus, Ohio.

**ADMINISTRATION.**—The association is managed jointly by the company and employees. Its affairs are administered by a president, first, second, and third vice-presidents, secretary-treasurer, medical examiner, and an executive committee of 12 members, all of whom are elected annually by ballot of the employees. The president is ex officio a member of the executive committee. The auditor of the company is the first vice-president of the association; the paymaster is secretary-treasurer; the train dispatcher is second vice-president; the supervisor is third vice-president; the yardmaster, four station agents, assistant master mechanic, and two shop foremen are members of the executive board. The secretary-treasurer is bonded for \$10,000. Disbursements are made on vouchers approved by the

president and the secretary-treasurer. The accounts are audited annually by an auditing committee appointed by the president. Claims are passed upon by the executive committee, and its decision is final. Benefit payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the association. The minimum age for entrance into the service of the company is 16 years, and the maximum age 45 years. The minimum age for admission to the association is 18 years and the maximum 45; and a medical examination is required. Members may be expelled for drunkenness. Membership may be retained after leaving the employ of the company. Furloughed or suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The membership of the association is divided into four classes. The entrance fee for class A is 50 cents; class B, \$1; class C, \$1.50; and class D, \$2; the reinstatement fees are the same. When a member transfers from one class to another a fee of \$1 is charged. The assessments, in lieu of dues, and the benefits for each class are shown in the following table:

ASSESSMENTS AND BENEFITS IN EACH CLASS.

Class and character of work.	Assessment.	Benefits.			
		Temporary, paid weekly 26 weeks in one year.	Permanent.		Death.
			For loss of one hand, foot, or eye.	For loss of two members of body.	
Class A.—Hazardous risk: Train, yard (other than yardmasters and assistant yardmasters), engine service, mechanics, carpenters, and others working with or about machinery or tools.....	\$0.50	\$2.50	<sup>1</sup> \$125	<sup>1</sup> \$250	\$250
Class B.—Hazardous risk: Train, yard (other than yardmasters and assistant yardmasters), engine service, mechanics, carpenters, and others working with or about machinery or tools.....	1.00	5.00	<sup>1</sup> 250	<sup>1</sup> 500	500
Class C.—Preferred risk: Officials, agents, train dispatchers, yardmasters, assistant yardmasters, clerks, operators, supervisors, section foremen, bridge foremen, and shop foremen.....	1.50	10.00	<sup>1</sup> 500	<sup>1</sup> 1,000	1,000
Class D.—Hazardous risk: Train, yard (other than yardmasters and assistant yardmasters), engine service, mechanics, carpenters, and others working with or about machinery or tools.....	2.00	10.00	<sup>1</sup> 500	<sup>1</sup> 1,000	1,000

<sup>1</sup> Lump sum less amount of temporary benefits received on account of same disability.

Assessments are deducted from the pay of members in the employ of the company when authorized, and paid direct by those who retain membership after leaving the employ of the company and by those furloughed and suspended. The executive committee may order an assessment at any time when there is not in the treasury \$10,000. There were 9 assessments in 1904 and 10 assessments for each of the years 1905 to 1908, inclusive. Additional income is derived from



interest. Members who do not pay assessments within 30 days from date of notice are dropped, but may be reinstated on payment of reinstatement fee. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The frequency and rate of payment of temporary disability benefit and duration of period are shown in the preceding table. Benefits are not paid for disability of less than seven days' duration. Benefit rights begin on admission to the association. Notice of injury must be immediately forwarded to the secretary, with written statement from attending physician describing the nature and extent of injury, indorsed when possible by the immediate head of the department in which the injured member may be employed. Claims of members not in the employ of the company, unless they can secure the certification of three members of the association, must be certified to before a person authorized to administer oaths. Benefit rights are forfeited if injury is due to drunkenness or to the use of narcotics. Beneficiaries who have exhausted the period of benefit payments may retain membership, but are entitled to no further temporary disability benefits during the year.

During the fiscal year 155 members received benefits, covering 165 cases, aggregating 3,432 days, and amounting to \$4,845.31. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefit was \$4.50 for each member.

**DEATH BENEFIT.**—The death benefits are shown in the preceding table. The right to benefit begins immediately upon admission to membership. Death claims are payable at once, but it usually requires from 60 to 90 days to settle a claim. Benefit rights are forfeited as shown under temporary disability benefit. Eighteen death benefit claims were paid during the fiscal year, amounting to \$11,500. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$10.68 for each member.

**PERMANENT DISABILITY BENEFIT.**—Lump-sum payments are made as shown in the preceding table. The right to benefit begins immediately on admission to membership. Beneficiaries are examined as often as necessary by a physician, who furnishes a certificate as to their condition. The regulations given under temporary disability benefit regarding notification, certification, and forfeiture of right apply also to permanent disability benefit. A beneficiary who has exhausted benefit payments forfeits membership provided the lump sum paid equals the death benefit in his class, but if lump sum paid equals half of death benefit of his class membership continues with title to only one-half death benefit of that class. There were no beneficiaries during the year.

**OTHER BENEFITS AND PRIVILEGES.**—In cases of accident while on duty, medical or surgical aid is rendered by the company's physicians.

**MEMBERSHIP.**—The number of members of the association at the beginning of the year was 1,096; admitted during the year, 206; lost during the year, 244; in good standing at close of year, 1,058. Of the number lost 18 died, but the other causes were not reported.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending April 26, 1908, the receipts and disbursements of the association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$7, 530. 94
Entrance fees, including transfer fees from class to class.....	328. 00
Assessments in lieu of dues.....	14, 796. 50
Interest, dividends, etc.....	265. 00
Total.....	22, 920. 44

**DISBURSEMENTS.**

Temporary disability benefits.....	4, 845. 31
Death benefits.....	11, 500. 00
Salaries, wages, and other compensation.....	920. 00
Other administrative expenses.....	294. 55
Cash on hand at end of fiscal year.....	5, 360. 58
Total.....	22, 920. 44

**ILLINOIS CENTRAL RAILROAD COMPANY, PENSION DEPARTMENT.**

The Illinois Central Railroad Company organized this department in 1901, providing for disability and superannuation pensions for its employees. There were 38,563 employees at the close of the fiscal year ending June 30, 1906, and 232 pensioners. The pension fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in the service or pension allowance is conferred. The office is in Chicago, Ill.

**ADMINISTRATION.**—The affairs of the pension department are administered by a board of pensions composed of seven officers of the company, who are appointed by the board of directors and who elect a chairman from their own number and appoint a secretary. Claims are passed upon by the board of pensions subject to the approval of the president of the company.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entering the permanent service of the company is 45, except for positions requiring special qualifications. Persons leaving the service of the company for any cause relinquish all claims to pension allowance unless reemployed within one year, in which case no break in the continuity of their service is considered to have occurred.

**PERMANENT DISABILITY PENSION.**—Officers and employees between 61 and 70 years of age who have been continuously for 10 years in the service, and who have become incapacitated from any cause, may be retired and given a monthly pension for life on the following basis: For each year of service an allowance of 1 per cent of the average regular monthly pay received for the 10 years preceding retirement. Whenever the total pension allowance shall exceed the amount set aside by the company for pensions, a new basis ratably reducing the allowance may be established. Incapacitated employees must be recommended for retirement by the chief surgeon. Pensioners may engage in any other business but may not reenter the service of the company. Pensions may be withheld for gross misconduct, and no assignment of them is allowed. Officers who prepare the pension rolls must keep informed of the whereabouts of pensioners and advise the secretary of the board of pensions when any of them ceases to be entitled to further pension allowance. Pensioners must furnish as often as requested satisfactory evidence that they are still entitled to a pension.

**SUPERANNUATION PENSION.**—All officers and employees who have attained the age of 70 years are retired. Locomotive engineers and firemen, conductors, flagmen, brakemen, train baggagemen, yardmasters, switchmen, bridge foremen, section foremen, and supervisors who have attained the age of 65 years may be retired. Such of the above as have been continuously for 10 years in the service are given a pension on the same basis and under the same regulations governing permanent disability pension.

**PENSIONERS.**—During the fiscal year 249 persons received permanent disability or superannuation pensions amounting to \$47,126.01. There were 198 pensioners at the beginning of the fiscal year; 51 were added and 17 died during the year, leaving 232 at the close.

**MUTUAL BENEFIT ASSOCIATION, FRANKLIN DIVISION, LAKE SHORE AND MICHIGAN SOUTHERN RAILWAY.**

This association is composed of employees of the Franklin Division of the Lake Shore and Michigan Southern Railway. It is incorporated. The number of members in the association at the close of the fiscal year ending December 31, 1907, was 104. Accident and death benefits were instituted in 1879. The office is at Andover, Ohio.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, vice-president, secretary, treasurer, a board of trustees of 13 members, including the four officers named, three auditors, and a relief committee of three members, all of whom are elected annually by ballot except the members of the relief committee, who are appointed by the president. The treasurer is

bonded for \$1,500. The funds are disbursed by the treasurer on orders drawn by the president and attested by the secretary. The accounts are audited annually by a committee of three members. Claims are passed upon by the relief committee; appeals may be taken from its decision to the board of trustees.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for entrance into the service of the company is 16 years and the maximum age is 45. All employees of the company may become members of the association by passing a medical examination. Members leaving the employ of the company may retain their membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents. There is no reinstatement fee. The dues are \$6 per year, paid monthly in advance. When the funds in the treasury are not sufficient to meet the expenses of the association, an assessment may be levied; there was one such assessment in 1903 and one in 1904 of 50 cents per member. Members who have paid dues for two years are relieved from the payment of dues when funds in treasury amount to \$1,500. Members who fail to pay dues before the fifth of each month, for the preceding month, are not entitled to benefits; if three months in arrears, they are expelled from membership, but may be reinstated on payment of back dues. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$8 is paid for ten weeks in one year for disability caused by accident. Benefits begin on day of disability. Benefit rights begin on admission to membership. Beneficiaries are visited by the relief committee, and a physician's certificate is required weekly. Beneficiaries are not permitted to engage in gainful employment. Benefits are forfeited for unlawful and improper conduct or intoxication. Beneficiaries who have exhausted the period of benefit payments retain membership, but are not entitled to further benefits during the year. Ten members received benefits during the fiscal year, one case each, aggregating 145 days and amounting to \$166. Based on the mean membership of the association during the year, the expenditure for temporary disability benefit was \$1.63 per member.

**DEATH BENEFIT.**—The death benefit is \$50. The benefit right begins on admission to membership. Death claims are payable at once, but five days are usually required to settle a claim. Benefits are forfeited for unlawful and improper conduct or intoxication. Two death claims were paid during the fiscal year. Based on the mean membership of the association during the year, the expenditure for death benefits was 98 cents per member.

**MEMBERSHIP.**—The number of members in good standing in the association at the beginning of the year ending December 31, 1907,

was 100; admitted during the year, 18; lost during the year, 14; in good standing at close of year, 104. Of the number lost 12 were dropped for nonpayment of dues and 2 died.

**RECEIPTS AND DISBURSEMENTS.**—The following statement shows the receipts and disbursements of the association for the fiscal year ending December 31, 1907:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$62.33
Entrance fees.....	9.00
Dues.....	588.00
Total.....	659.33

**DISBURSEMENTS.**

Temporary disability benefits.....	166.00
Death benefits.....	100.00
Salaries, wages, and other compensation.....	77.60
Other administrative expenses.....	29.70
Cash on hand at end of fiscal year.....	286.03
Total.....	659.33

**LAKE SHORE AND MICHIGAN SOUTHERN RAILWAY MUTUAL  
RELIEF ASSOCIATION.**

This association is composed of employees of the Lake Shore and Michigan Southern Railway Company, or of a cooperative fast freight line operating over that company's lines; it is not incorporated. The number of employees of the company at the close of the fiscal year ending May 1, 1908, was 23,155, and the number of members of the association was 6,318. Permanent disability, caused by accident while engaged in regular or other lawful occupation, and death benefits were instituted in 1869. The office is in Cleveland, Ohio.

**ADMINISTRATION.**—The fund is managed and its affairs administered by employees only. The officers consist of a president, vice-president, secretary-treasurer, a board of directors of 17 members, including the president and the vice-president ex officio, and a finance committee of five members, including the president ex officio. The officers are elected annually by ballot, by the members, except the secretary-treasurer, who serves indefinitely, and the members of the finance committee, who are elected annually by the board of directors. The secretary-treasurer is bonded for \$500. The funds are deposited in bank and disbursed on orders of the finance committee approved by the president. The accounts are audited annually by the finance committee. Claims are passed upon by the president and finance committee, but an appeal may be taken to the board of directors.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for entrance into the service of the company and association is 18 years, and the maximum age for service in the company, is 45 years, and for admis-

sion to the association, 50 years. A medical examination is required of applicants if in apparent poor health or beyond immediate supervision of the officers of the association. Members leaving the service may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The membership is divided into two classes, class A and class C. The entrance fee is \$2 and one assessment in advance. Class A is divided into full-rate and half-rate members. The fee for changing from half rate to full rate is 50 cents and vice versa \$1. Full-rate members of class A under 50 years of age and in the employ of the company may, by paying the entrance fee, including one assessment in advance, secure membership in class C, but they must continue membership in class A. The following table shows the rate of assessments and the benefits by classes:

ASSESSMENTS AND BENEFITS IN EACH CLASS.

Subdivision.	Rate of assessment.	Benefit in case of loss of two limbs or total and permanent loss of eye-sight from accident while on duty.	Benefit in case of death.			
			From natural causes.			From accident while on duty.
			If a member less than one year.	If a member one year and less than two years.	If a member two years and over.	
Class A:						
Full rate.....	<sup>1</sup> \$1. 00	\$1,000	\$333. 33	\$666. 67	\$1,000	\$1,000
Half rate.....	1. 50	500	166. 67	333. 33	500	500
Class C.....	1. 00	1,000	333. 33	666. 67	1,000	1,000

<sup>1</sup> Members employed as yard or freight train brakemen pay double rates.

Assessments are levied whenever the amount to the credit of any class is insufficient to pay 10 death claims, and they have been levied as follows: Class A: 1904, 13; 1905, 15; 1906, 14; 1907, 14; 1908, 15; Class C: 1904, 12; 1905, 13; 1906, 14; 1907, 16; 1908, 15. Additional income is derived from donations of the company and from interest. Members are not entitled to benefits if in arrears 30 days; if in arrears 60 days, they are dropped from membership. There is no provision for refunding contributions to members who withdraw from the association.

**DEATH BENEFIT.**—The death benefit is shown in the preceding table. Benefit rights begin on admission to the association. Death claims become payable at once, but usually from 30 to 90 days are required to settle a claim. The circumstances under which the benefit is forfeited are not reported. During the fiscal year 93 claims for death benefit were paid, amounting to \$91,498.33. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$14.30 for each member.

**PERMANENT DISABILITY BENEFIT.**—Lump-sum benefits are paid as shown in the preceding table. Claims for loss of eyesight are not allowed until 12 months after injury and must be certified to by two oculists selected by the president and vice-president of the association. Members forfeit the right to benefit if disability was caused by intoxication. Members who receive payment for permanent disability are dropped from membership in the association. There were no benefits paid during the fiscal year.

**MEMBERSHIP.**—The number of members in good standing in the association at the beginning of the fiscal year ending May 1, 1908, was 6,478; admitted during year, 226; lost during year, 386; in good standing at close of year, 6,318. Of the number lost 93 died; the other causes are not reported.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association for the fiscal year were as follows:

#### RECEIPTS.

Entrance fees.....	\$466. 00
Assessments (in lieu of dues).....	98, 467. 50
Contributions of employers.....	1, 627. 03
Interest.....	54. 78
Certificate fees (reissues).....	70. 50
<b>Total.....</b>	<b>100, 685. 81</b>

#### DISBURSEMENTS.

Death benefits.....	91, 498. 33
Salaries, wages, and other compensation.....	5, 762. 75
Other administrative expenses.....	756. 79
Other disbursements.....	304. 67
Cash on hand at end of fiscal year.....	2, 363. 27
<b>Total.....</b>	<b>100, 685. 81</b>

#### LEHIGH VALLEY RAILROAD RELIEF FUND.

This fund was organized in 1878 by the Lehigh Valley Railroad Company, providing benefits for its employees for accidents occurring while on duty and for death from such accidents; it is not incorporated. The number of employees at the close of the fiscal year ending December 31, 1906, was 21,180, of whom 7,738 subscribed to the fund. The office is in Philadelphia, Pa.

**ADMINISTRATION.**—The affairs of the fund are in the charge of the general manager of the company. Each class of employees on each road, division, or canal, such as enginemen, firemen, conductors, baggage masters, trainmen, track foremen, laborers of each kind, mechanics of each kind, etc., may, after the first call in each year, elect one of their number to act as their representative, in connection with the superintendent or assistant superintendent of that road or division, in managing and drawing money from the fund. The funds

are deposited with the treasurer of the company, and claims are paid on written orders drawn by the relief committee, composed of the superintendent or assistant superintendent of the road or division to which the entitled person is attached and the proper representative of his class of employees, signed by some person having personal knowledge of the accident, and approved by the general manager. Claims are passed upon by the relief committee and the general manager of the company, but appeals may be taken to the president of the company.

**CONDITIONS OF MEMBERSHIP.**—Any employee of the company may subscribe to the relief fund, if so disposed. The following statement is from the regulations of the relief fund:

As the companies contribute one-half of the entire fund so provided, and take upon themselves the trouble and expense of the management of the fund, they will not consider themselves bound to give any aid whatever to any person or to the family of any person in their employ who has refused or neglected to become a contributor to said fund.

Furloughed or suspended employees retain benefit rights until the next assessment if they return to work before funds are exhausted from the assessment in force at the time of furlough, or suspension, and to which they have contributed. Membership can not be retained after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance fees. The funds are raised by voluntary subscription of one day's wages or less, in no case to exceed \$3. The amount so subscribed is deducted from the pay roll. Subscriptions are called for whenever the condition of the fund may demand. Subscriptions were called for during the last five years as follows: 1902, 3; 1903, 2; 1904, 3; 1905, 3; 1906, 2. The company agrees to duplicate the amounts subscribed by the employees. A member of the fund is entitled to all the benefits until he fails to subscribe to a call for new contributions to the fund. The payment on each call is to cover the risk of the contributor to accident up to the time of the next call, and no such payment will in any case be refunded to the contributor. At each assessment each employee may renew his contribution or not, as he may choose.

**TEMPORARY DISABILITY BENEFIT.**—A temporary disability benefit is paid to a member injured while on duty on the following basis: For every working day, not including Sunday, during his total inability to work, but not to exceed nine months, three-fourths as much as he contributed at the last call for subscriptions. The amount of the bills of physicians and surgeons is deducted from such allowance. Benefit rights begin on the first day of the month following first subscription. Beneficiaries are under supervision of the relief committee and are examined monthly or as often as necessary, according to the length of time the disability continues.



The number of members receiving temporary disability benefit during the fiscal year was 2,150, at a total cost of \$57,176.45. Based on the mean membership in the fund during the fiscal year, the expenditure for temporary disability benefit was \$7.37 for each member.

**DEATH BENEFIT.**—In case an accident while on duty results in the death of a member within six months, \$50 is paid for funeral expenses; and in addition, for two years, an allowance is paid monthly for every working day, at the daily rate of three-fourths of the amount of the member's contribution. The amount of the bills of physicians and surgeons is deducted from the benefit payment, and the balance is paid to the following persons in the order named: The widow, provided she remains unmarried and was living with her husband at the time of his decease; children under 16 years of age; mother; father; brothers or sisters under 16 years of age. The total cost of death benefits during the fiscal year was \$31,879.92, which includes 34 payments of \$50 each at time of death and 711 monthly payments to the beneficiaries of deceased members. Based on the mean membership of the fund during the fiscal year, the expenditure for death benefits was \$4.11 for each member.

**OTHER BENEFITS.**—Necessary artificial limbs are supplied to members injured on duty.

**MEMBERSHIP.**—The number of contributors to the fund at the beginning of the year was 7,772, and at the close 7,738.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$28,220.96
Subscriptions .....	31,825.50
Contributions by company.....	31,728.10
<b>Total.....</b>	<b>91,774.56</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	57,176.45
Death benefits.....	31,879.92
Cash on hand at end of fiscal year.....	2,718.19
<b>Total.....</b>	<b>91,774.56</b>

#### LONG ISLAND RAILROAD EMPLOYEES' MUTUAL RELIEF ASSOCIATION.

This association is composed of employees of the Long Island Railroad Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending January 31, 1908, was 6,888, and the number of members in the association was 5,869, including 694 who had left the employ of the company. Sick, accident, and death benefits were instituted in 1886. The office is in Long Island City, N. Y.

**ADMINISTRATION.**—The association is managed jointly by the company and employees. The affairs of the association are administered by a secretary and a committee of management consisting of nine members. The president of the company is ex officio chairman of the committee; three members are appointed by him and five members elected annually by ballot. The secretary is elected by the committee, and is bonded for \$1,500. Whatever compensation is allowed is paid by the company. Funds are deposited with the company and are disbursed by the secretary on approval of three members of the committee of management. It is not reported how often or by whom accounts are audited. Claims are passed upon by the committee of management, and its decision is final. Benefit payments, up to \$10,000 were guaranteed by the company until the association should become self-sustaining, which condition now exists.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees are required to become members of the association. The minimum age for entrance into the service of the company and admission to membership in the association is 15 years, and the maximum age 45 years. Medical examination is required of applicants for membership. Membership may be retained after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees. The dues of members are governed by the amount of monthly wages received. The following table shows, by class, the dues paid and the benefits to which each class is entitled:

DUES AND BENEFITS IN EACH CLASS.

	First class: Earning \$60 and over per month.	Second class: Earning over \$40 and un- der \$60 per month.	Third class: Earning \$40 and under per month.
Dues per year.....	\$12.00	\$9.00	\$6.00
Temporary disability benefits per week.....	9.00	6.75	4.50
Death benefits.....	400.00	300.00	200.00

Dues are deducted monthly in advance from the pay of those in the employ of the company, and paid direct by those who retain membership after leaving the employ of the company. Additional income is derived from interest. Such income for the past five years was as follows: 1904, \$840.50; 1905, \$740.53; 1906, \$894.70; 1907, \$866.56; 1908, \$786.07. Persons retaining membership after leaving the employ of the company are dropped if in arrears for 15 days; reinstatement conditions are not reported. There is no provision for refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—Temporary disability benefits are paid weekly at the rates shown in the preceding table, for 26 weeks in one year. In case of accident, benefits are not paid for disability of less than seven days, and no benefits are paid for the first seven days of sickness. Benefit rights begin on admission to the association. Beneficiaries are visited by the sick committee; they are also required to furnish a physician's certificate. Benefits are forfeited for immorality, intemperance, and violation of state laws. Members who have exhausted the period of benefit payments retain membership, but are not entitled to further temporary disability benefits within 12 months. During the fiscal year 1,232 members received benefits, covering 1,474 cases, aggregating 40,154 days, and amounting to \$38,547.83. Based on the mean membership of the association during the fiscal year, the expenditure for temporary disability benefits was \$6.37 for each member.

**DEATH BENEFIT.**—The death benefits are shown in the preceding table. Benefit rights begin on admission to the association. Death claims are payable in 60 days, but are usually settled in 30 days. The benefit is forfeited for immorality, intemperance, suicide, and violation of state laws. Seventy-six death claims were paid during the fiscal year, amounting to \$23,500. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$3.89 for each member.

**OTHER BENEFITS AND PRIVILEGES.**—Surgical attendance is extended by the company to members in case of accident while on duty.

**INSTITUTIONS.**—The company maintains a ward in a hospital for the benefit of its employees.

**MEMBERSHIP.**—The membership of the association in good standing at beginning of the fiscal year ending January 31, 1908, was 6,225; admitted during the year, 3,425; lost during the year, 3,781; in good standing at close of year, 5,869. Of the number lost, 3,705 were dropped for nonpayment of dues and 76 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year the receipts and disbursements of the association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$15,261.43
Dues.....	59,708.60
Interest, dividends, etc.....	786.07
Other receipts (overpayment returned).....	18.00
<b>Total.....</b>	<b>75,774.10</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	38,547.83
Death benefits.....	23,500.00
Stationery, printing, and other operating expenses.....	387.75
Dues refunded (deducted by error).....	18.25
Cash on hand at end of fiscal year.....	13,320.27
<b>Total.....</b>	<b>75,774.10</b>

**MAINE CENTRAL RAILROAD RELIEF ASSOCIATION.**

This association is composed of male employees of the Maine Central Railroad Company and of the Portland, Mt. Desert and Machias Steamboat Company; it is not incorporated. The number of employees in the companies at the close of the fiscal year ending December 31, 1906, was 4,521, and the number of members in the association was 1,748. Sick, accident, and death benefits were instituted in 1887. The office is in Portland, Me.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, two vice-presidents, secretary, treasurer, board of directors of 13 members, finance committee of three members, and an advisory committee of 12 members, elected annually by ballot. The treasurer is under \$10,000 bond. The funds are deposited in bank; disbursements are made on orders signed by two or more members of the finance committee and countersigned by the president. Accounts are audited annually by the finance committee. Claims are passed upon by the board of directors, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—The minimum age for admission to membership is 18 years, and the maximum age, 50 years. A medical examination is required of applicants, who must have been in the employ of the company six months and be recommended by two members. Members leaving the employ of the company may retain membership for death benefits only.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for applicants under 45 years of age is \$2, and for those 45 and over, \$4. The reinstatement fee is the amount of back dues and assessments. The dues are \$6 per year for members under 45 years of age, and \$12 for those 45 years and over. Upon the death of a member, an assessment of \$1 is levied on each member, except when in the judgment of the directors a portion or all of the death benefit may be paid from cash on hand, in which case the assessment may be reduced or omitted. Members who retain benefit rights after leaving the employ of the company, or who have exhausted the maximum period of benefits, are assessed \$1 for each death. Dues and assessments are deducted from the pay of employees of the companies, and are paid direct by those who have left the service. During the last five years assessments have been levied as follows: 1902, 13; 1903, 13; 1904, 20; 1905, 16; 1906, 23. Additional income is derived from an annual donation of \$100 from the company and from interest, which has averaged \$1,350 per year during the last five years.

Members in arrears 30 days for dues are not entitled to benefits; if in arrears three months, they may be expelled from membership. Members failing to pay assessments within 30 days are not entitled to benefits, and failing to pay within 60 days are suspended from

membership. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly sick or accident benefit of \$6 is paid for 16 weeks in any one case of disability, or 26 weeks in any one year. Benefits are not paid for the first week of sickness. Benefit right begins on admission to the association. A beneficiary is visited by the visiting committee, who may require a physician's certificate. A medical examination is made as often as necessary. Benefit right is forfeited for fraudulent claims and gross and immoral conduct. Members who have exhausted the benefit period retain membership, but are not entitled to further benefit for 12 months. During the fiscal year 195 members received benefits, covering 211 cases, aggregating 6,654 days of benefit and amounting to \$5,704. Based on the mean membership of the association (including those entitled to death benefit only, number not reported) during the fiscal year, the expenditure for temporary disability benefits was \$3.26 for each member.

**DEATH BENEFIT.**—The death benefit is \$1,000. Benefit rights begin on admission to the association. Death claims are payable in 60 days, but are usually settled in 40 days. Twenty-six death claims were paid during the fiscal year, amounting to \$25,250. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$14.45 for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 1,748; admitted during the year, 116; lost during the year, 116; in good standing at close of year, 1,748. Of the number lost, 6 voluntarily withdrew from the company, 82 were dropped for nonpayment of dues and assessments, and 28 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association for the fiscal year ending December 31 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of fiscal year.....	\$27, 094. 29
Entrance fees.....	243. 00
Dues.....	8, 317. 50
Assessments.....	20, 300. 00
Contributions of companies.....	100. 00
Interest, dividends, etc.....	1, 320. 38
<b>Total.....</b>	<b>57, 375. 17</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	5, 704. 00
Death benefits.....	25, 250. 00
Salaries, wages, and other compensation.....	692. 50
Other administrative expenses.....	261. 95
Cash on hand at end of fiscal year.....	25, 466. 72
<b>Total.....</b>	<b>57, 375. 17</b>

**THE EMPLOYEES' MUTUAL BENEFIT ASSOCIATION (NEW YORK, PHILADELPHIA AND NORFOLK RAILROAD COMPANY).**

This association is maintained by the employees of the New York, Philadelphia and Norfolk Railroad Company; it is not incorporated. The estimated number of employees of the company at the close of the fiscal year ending December 31, 1907, was 1,000, and the number of members of the association was 122. Sick, accident, and death benefits were instituted in 1891. The office is in Cape Charles, Va.

**ADMINISTRATION.**—The association is managed and its affairs are administered by employees only. The executive board consists of the president, the secretary-treasurer, and one other member, all of whom, together with a vice-president, are elected annually by ballot. The secretary-treasurer is under \$250 bond; disbursements are made on the order of the president. Accounts are audited quarterly by a board of 3 trustees elected annually. Claims are passed upon by the executive board; appeals may be taken from its decision to the association.

**CONDITIONS OF MEMBERSHIP.**—The minimum age limit for entrance into the service of the company is 17 years, and the maximum age 45 years. The minimum age for admission to the association is 17 years; there is no specified maximum age limit. An applicant for membership must have been employed by the company three months and must be in good physical condition; no medical examination is required. Colored employees are excluded from membership. Members leaving the employ of the company may retain membership; suspended members are not entitled to benefits.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, and the reinstatement fee is \$1 and the amount of arrears. The constitution provides for assessments of not less than \$1 nor more than \$1.50, levied monthly, except when the funds exceed \$200 after payment of current monthly claims, and for a quarterly assessment of not less than 25 cents for payment of expenses. Ten assessments of \$1 each were levied during the year 1907 and 10 in 1906. Members who neglect to pay assessments within two weeks are dropped from membership, but may be reinstated on payment of the reinstatement fee and arrears. There is no provision for refunding contributions to members who withdraw from the association.

**DISABILITY BENEFIT.**—A disability benefit of \$4 is paid for the first week of disability, \$8 per week for the next 13 weeks, and \$4 per week thereafter during disability. Benefits are not paid for less than seven days. Benefit rights begin on admission to association. A physician's certificate is required of beneficiaries. Members forfeit their right to benefit if sickness or disability is caused by intemperance or immoral conduct. Forty-two members received disability benefits, 1 case each, during the fiscal year, aggregating 826 days

and amounting to \$828. Based on the mean membership of the association during the fiscal year, the expenditure for disability benefits was \$7.02 for each member.

**DEATH BENEFIT.**—The death benefit is \$50. Benefit rights begin on admission to the association. Death claims become payable at once; one week is usually required to settle a claim. Benefit rights are forfeited if death is the result of intemperate or immoral conduct. One death claim was paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 42 cents for each member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 113; admitted during the year, 20; lost during the year, 11; in good standing at close of year, 122. Of the number lost, 10 were dropped for nonpayment of dues and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—During the year ending December 31, 1907, the receipts and disbursements of the association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$189. 91
Entrance fees.....	20. 00
Assessments (in lieu of dues).....	1, 201. 00
Total.....	1, 410. 91

#### DISBURSEMENTS.

Temporary and permanent disability benefits.....	828. 00
Death benefit.....	50. 00
Salaries, wages, and other compensation.....	25. 00
Other administrative expenses.....	3. 29
Cash on hand at end of fiscal year.....	504. 62
Total.....	1, 410. 91

#### NORTHERN PACIFIC BENEFICIAL ASSOCIATION.

This association is composed of officers and employees of the Northern Pacific Railway Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending June 30, 1906, was 38,200, and all were members of the association. A death benefit was instituted in 1882. The office is in St. Paul, Minn.

**ADMINISTRATION.**—The fund is managed by the company and employees jointly. Its affairs are administered by a board of managers of 19 members, 10 of whom are employees elected every two years by ballot. Eight members of the board are appointed by the company, and the general manager of the company is a member by constitutional provision. From the membership of the board of

managers, a president, vice-president, secretary, treasurer, comptroller, and an executive committee of three are chosen. The executive committee is elected annually. The salary of the secretary is paid from the fund. The treasurer is under \$10,000 bond. Funds are deposited with the company and disbursed by order of the board of managers, countersigned by the president. Accounts are audited annually by the comptroller of the company, who is comptroller of the association. Claims are passed upon by the medical staff, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees are required to become members of the association. There is no age limit for entrance into the service of company, except for train service, and there is no age limit for membership in the association. No medical examination is required, but applicants must be free from any chronic disease. Membership may not be retained after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees. The annual dues for members, which are based on the wages received, are as follows: Monthly wages of less than \$25, \$3; \$25 and less than \$100, \$6; \$100 and less than \$200, \$12; \$200 and over, \$24.

Dues are deducted monthly from the pay of the member. Additional income is derived from pay patients in hospitals. The amount of such income for 1902 was \$2,874.08; for 1903, \$4,950.55; for 1904, \$2,893.81; for 1905, \$2,199.26; and for 1906, \$3,150.41. Additional income is also derived from interest. Members are relieved from the payment of contributions when they become disabled or when in receipt of benefits, provided they are not drawing pay. There is no provision for refunding contributions to members who withdraw from the association.

**DEATH BENEFIT.**—A death benefit not to exceed \$75 is paid. Benefit rights begin on admission to the association. Death claims are payable at once, but usually two days are required to settle a claim.

During the fiscal year 193 death benefits were paid, at a total cost of \$13,962.65. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 40 cents for each member.

**OTHER BENEFITS AND PRIVILEGES.**—Medical and surgical attendance, hospital service, artificial limbs and eyes, trusses, elastic bandages, crutches, and spectacles are furnished to beneficiaries. Medical and surgical treatment is given either at home or in a hospital, not to exceed three months, unless extended at discretion of chief surgeon.

**INSTITUTIONS.**—This association maintains hospitals at the following places: Tacoma, Wash.; Missoula, Mont.; Brainerd, Minn.



**MEMBERSHIP.**—The number of members during the fiscal year is shown, by sex, in the following table:

**MEMBERSHIP DURING FISCAL YEAR.**

	Males.	Females.	Total.
In good standing at beginning of year .....	31,484	916	32,400
Admitted during the year .....	20,000	164	20,164
Lost during the year .....	14,364	.....	14,364
In good standing at close of year .....	37,120	1,080	38,200

Of the number lost, 14,171 were discharged or withdrew from the employ of the company and 193 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending June 30, 1906, the receipts and disbursements of the beneficial association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year .....	\$8,841.64
Dues .....	183,241.50
Interest, dividends, etc. ....	5,666.32
Pay patients in hospitals .....	3,150.41
Total .....	200,899.87

**DISBURSEMENTS.**

Death benefits .....	13,962.65
Salaries, wages, and hospital supplies .....	163,445.66
Other administrative expenses .....	1,579.55
Other disbursements .....	3,582.63
Cash on hand at end of fiscal year .....	18,329.38
Total .....	200,899.87

**RAILWAY EMPLOYEES' BENEFICIAL ASSOCIATION (NORTHERN PACIFIC RAILWAY).**

This association is composed of locomotive engineers of the Northern Pacific Railway; it is not incorporated. The number of members at the close of the fiscal year, September 30, 1907, was 58. Sick and accident benefits were instituted in 1905. The office is in Tacoma, Wash.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a president and secretary who are elected annually by secret ballot. No bond is required of either officer. Funds are deposited in bank. Accounts are audited quarterly by an auditing committee. Claims are passed upon by an investigating committee of three members, but an appeal may be taken from their decision to the association.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. There are no special requirements for admission

to the association. Employees may retain membership after withdrawing from the service of the company. Furloughed or suspended members retain benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—There are three classes of benefits, the class a member enters being optional with him. The entrance fee in the highest class is \$2, in the second \$1.50, and in the third \$1; the reinstatement fees are the same as the entrance fees in each respective class. The annual dues in the highest class are \$24, in the second \$18, and in the third \$12, payable direct by the member, monthly in advance. There are no other assessments. A member three months in arrears is dropped, but may be reinstated by paying reinstatement fee. There is no system of refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—Weekly benefits are paid as follows: Highest class, accident \$20, sickness \$10; second class, accident \$15, sickness \$7.50; third class, accident \$10, sickness \$5. In case of sickness, benefits are not paid for the first week, but accident benefit begins with the disability. Benefit rights begin on admission to association. Beneficiaries are visited by sick committee, but there are no fixed regulations. No limit has yet been made to the period for which benefits are paid. During the fiscal year 26 persons received temporary benefits, 29 cases being paid, aggregating 500 days, and amounting to \$698.70. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$11.84 per member.

**MEMBERSHIP.**—The number of members of the beneficial association in good standing at beginning of year was 60; lost during the year by withdrawal from the association, 2; in good standing at close of year, 58.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending September 30, 1907, the receipts and disbursements of the association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$442. 61
Dues.....	865. 00
Total.....	1, 307. 61

**DISBURSEMENTS.**

Temporary disability benefits.....	698. 70
Administrative expenses.....	31. 00
Cash on hand at end of fiscal year.....	577. 91
Total.....	1, 307. 61

**PENSION SYSTEM OF THE OREGON SHORT LINE RAILROAD COMPANY.**

On January 1, 1903, the Oregon Short Line Railroad Company established this system, providing for disability and superannuation pensions for its employees. The pension fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in the service or to pension allowance is conferred. The number of employees at the close of the fiscal year ending July 31, 1906, was approximately 7,500, and there were 13 pensioners. The office is in Salt Lake City, Utah.

**ADMINISTRATION.**—The affairs of the system are administered by a board of pensions, consisting of the vice-president and general manager, general superintendent, general attorney, auditor, superintendent of motive power and machinery, chief clerk, and the chief surgeon of the company. The board elects a chairman from its members, appoints a secretary, and passes upon all claims.

**CONDITIONS OF EMPLOYMENT.**—The maximum permanent service entrance ages are 35 years for inexperienced and 45 years for experienced men, except for service requiring special qualifications. Persons who leave the service for any cause relinquish all claims to pensions unless reinstated within one year, in which case no break in the continuity of service is considered to have occurred.

**PERMANENT DISABILITY PENSION.**—Officers and employees between 61 and 70 years of age, who have been continuously for 20 years in the service and who have become incapacitated, may be retired and given a monthly pension for life on the following basis: For each year of service an allowance of 1 per cent of the average regular monthly pay received for the 10 years preceding retirement. A physical examination is made of employees recommended for retirement who are under 70 years of age, certified to by the chief surgeon. The acceptance of a pension allowance does not debar a retired employee from engaging in any business which is not prejudicial to the interests of the company, but he can not reenter the service. The company may withhold its allowances for pensions in all cases of gross misconduct, and no assignment of pensions is allowed.

**SUPERANNUATION PENSION.**—All officers and employees who have attained the age of 70 years are retired. Locomotive engineers and firemen, conductors, flagmen and brakemen, train baggagemen, yardmasters, switchmen, bridge foremen, section foremen, and supervisors who have attained the age of 65 years may be retired. Such of the above as have been continuously for 20 years in the service when retired are granted a pension, on the same basis and under the same regulations as those governing disability pensions.

**PENSIONERS.**—During the fiscal year 13 persons received pensions, amounting to \$1,855.15.

**PENNSYLVANIA RAILROAD VOLUNTARY RELIEF DEPARTMENT  
(LINES EAST OF PITTSBURG).**

This relief department was organized in 1886 by the Pennsylvania lines east of Pittsburg, providing for sick, accident, and death benefits for their employees who contribute thereto. A superannuation benefit was added in 1900. The department is not incorporated. The number of employees of the lines at the close of the fiscal year ending December 31, 1907, was 125,286, and the number of members of the relief department, 99,699. The office is in Philadelphia, Pa.

**ADMINISTRATION.**—The relief department is managed jointly by the company and the employees. Its affairs are administered by a superintendent, appointed annually by the company, and an advisory committee of 11 members. The general manager of the company is chairman of the committee by constitutional provision, and five members are appointed by the company and five elected by ballot of the members, each to serve three years, and never more than two being elected and two appointed in any one year. All administration expenses are paid by the company. No bond is required of any officer. The funds are deposited with the company and the accounts are audited annually by three auditors selected by those members of the advisory committee who are elected by the members. Claims are passed upon by the medical examiners and the superintendent, from whose decision an appeal may be taken to the advisory committee. Benefit payments are guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. The maximum age for entrance into the service of the company is 45 years and for admission to relief department 45½ years. A medical examination is required of applicants. Members leaving the employ of the company forfeit membership. Furloughed or suspended members retain benefit rights for nine months.

**FEES, DUES, AND ASSESSMENTS.**—The membership is divided into five classes. The highest class which a new member may enter is determined by his usual monthly pay at the time of application. Any member not over 45 years of age, upon passing a satisfactory physical examination, may enter any class higher than that determined by his pay, if he shall have been a member of the relief fund one year and continuously in the service for five years, both immediately prior to the time of application to enter the higher class. There are no entrance or reinstatement fees. Dues are payable monthly in advance, deducted from the pay, except in the case of furloughed or suspended members who pay direct. When members are receiving benefits at half rate, or superannuation allowance, dues for death benefits are deducted from the orders on the treasurer.

The following table shows the monthly pay admitting to the several classes, the rates of contributions and disability benefits, and the

death benefits of any class, also the number of additional death benefits that may be taken by members, together with the contributions therefor:

DUES AND BENEFITS IN EACH WAGE CLASS.

	First class: Earning under \$35 per month.	Second class: Earning \$35 and under \$55 per month.	Third class: Earning \$55 and under \$75 per month.	Fourth class: Earning \$75 and under \$95 per month.	Fifth class: Earning \$95 and over per month.
<b>REGULAR DUES AND BENEFITS.</b>					
Dues per year.....	\$0.00	\$18.00	\$27.00	\$36.00	\$45.00
Disability benefits:					
For accident while on duty, per day—					
For first 52 weeks.....	.50	1.00	1.50	2.00	2.50
After 52 weeks.....	.25	.50	.75	1.00	1.25
For sickness, or accident while not on duty, after the first 3 days, per day—					
For first 52 weeks.....	.40	.80	1.20	1.60	2.00
After 52 weeks.....	.20	.40	.60	.80	1.00
Superannuation benefits.....	(1)	(1)	(1)	(1)	(1)
Death benefits.....	250.00	500.00	750.00	1,000.00	1,250.00
<b>OPTIONAL ADDITIONAL DUES AND BENEFITS.</b>					
Dues per year for each \$250 additional death benefit:(2)					
Not over 45 years of age.....	3.60	3.60	3.60	3.60	3.60
Over 45 and not over 60.....	5.40	5.40	5.40	5.40	5.40
Over 60 years of age.....	7.20	7.20	7.20	7.20	7.20
Highest amount of additional death benefits that may be taken.....	250.00	500.00	750.00	1,000.00	1,250.00

<sup>1</sup> To determine the amount for a member multiply the number of each class in which he has been a member by the number of full calendar months served in each class respectively; one-half of the sum of the results thus obtained shall be the rate in cents of monthly allowance.

<sup>2</sup> Apply also to the death benefit for which a member contributes during disability after 52 weeks or while receiving superannuation allowance, the age at which a member entered his existing class determining his rate.

Additional income is derived from donations of employers, interest, and dividends. The amount of such income in 1906 was \$327,090.56 and in 1907, \$315,646.76.

Members in receipt of disability benefits pay no dues for the first 52 weeks. Members pay dues for death benefit only, when receiving benefits at half rate for disability after first 52 weeks or superannuation allowance. Furloughed or suspended members are not entitled to benefits if in arrears. When members leave the employ of the company in a month for which they have contributed, there is returned to them so much of their contribution as covers the unexpired part of the month, including the last day of service, unless they are at the time disabled and entitled to benefits.

**DISABILITY BENEFITS.**—Benefits are paid monthly at the rates and for the periods shown in the preceding table. Benefits for an accident while on duty in the company's service begin at once, but the first three days of disability from sickness or from accident while not on duty are not paid for. Benefit rights begin on admission to the fund. Beneficiaries are required to visit a medical examiner when able to do so; if unable, a medical examiner visits them as often as

necessary. Beneficiaries are forbidden to absent themselves from home or be in places so distant that the medical examiner can not be expected to visit them. Benefit rights are forfeited for immorality, intemperate use of intoxicants or narcotics, voluntary self-injury, injuries received while engaged in unlawful acts, and misrepresentation of facts at the time of physical examination; also "should a member or his legal representatives make claim or bring suit against the company \* \* \* for damages on account of injury or death of such member, payment of benefits from the relief fund on account of the same shall not be made until such claim shall be withdrawn or suit discontinued. Any compromise of such claim or suit, or judgment in such suit, shall preclude any claim upon the relief fund for benefits on account of such injury or death."

Benefits continue as long as disability lasts or, if the disability is caused by an injury of a permanent character, until the beneficiary is declared by the medical examiner as able to earn a livelihood, in an employment suited to his capacity. A member after recovery and return to duty, if disabled by accident while on duty, is entitled to full-rate benefits at once; if disabled by sickness or accident while not on duty, he is entitled to half benefits at once, and to full benefits after being on duty 13 weeks and paying full contributions.

The number of persons receiving disability benefits during the fiscal year is not reported, but the number of cases was 67,702, aggregating 1,151,403 days, and amounting to \$884,035.58. Based on the mean membership of the relief department during the fiscal year, the expenditure for disability benefits was \$9.09 per member.

**DEATH BENEFITS.**—The various death benefits are shown in the preceding table. Rights to benefits begin on admission to the fund. Death claims are payable within 30 days and are usually settled in about three weeks. Benefits are forfeited for the same causes as given for disability benefits. During the fiscal year 1,113 death claims were paid, amounting to \$595,633.58. Based on the mean membership of the relief department during the fiscal year, the expenditure for death benefits was \$6.13 per member.

**SUPERANNUATION BENEFIT.**—A member who, under the regulations adopted by the company for its pension department, is retired from active service by reason of age or physical condition is entitled to a monthly superannuation allowance for life on the basis shown in the preceding table. Should the total allowance at any time exceed the fund devoted to superannuation allowances a pro rata reduction may be made. The fund for superannuation allowances is made up of certain balances remaining at the end of triennial periods and of interest on the relief fund surplus. By accepting superannuation allowance a member relinquishes all rights to disability benefits, but he may

retain title to death benefits by contributing therefor at the rates given in the preceding table for additional death benefits. Beneficiaries are permitted to engage in gainful occupations.

The number of persons receiving superannuation benefits is not reported, but the amount paid during the fiscal year was \$34,084.46. Based on the mean membership of the relief department during the fiscal year, the expenditure for superannuation benefits was 35 cents per member.

**OTHER BENEFITS AND PRIVILEGES.**—Members who are disabled by accident while on duty are extended medical or surgical treatment, hospital service when same is accessible, and necessary artificial limbs and other appliances.

**MEMBERSHIP.**—The number of members of the relief department during the fiscal year ending December 31, 1907, was as follows: In good standing at beginning of year, 94,777; admitted during the year, 48,991; lost during the year, 44,069; in good standing at close of year, 99,699. Number lost because of discharge or withdrawal from employ of the company was 42,921; withdrawal from fund but not from employ of the company, 35; death, 1,113.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$673, 396. 71
Dues.....	1, 648, 410. 28
Contributions of company (administration expenses).....	255, 516. 48
Interest, dividends, etc.....	60, 130. 28
Total.....	2, 637, 453. 75

#### DISBURSEMENTS.

Disability benefits.....	884, 035. 58
Superannuation benefits.....	34, 084. 46
Death benefits.....	595, 633. 58
Salaries, wages, and other compensations.....	255, 516. 48
Transferred to relief fund surplus.....	47, 355. 67
Cash on hand at end of fiscal year.....	820, 827. 98
Total.....	2, 637, 453. 75

#### VOLUNTARY RELIEF DEPARTMENT OF THE PENNSYLVANIA LINES WEST OF PITTSBURG.

This relief department, organized in 1889 by the Pennsylvania lines west of Pittsburgh, is "a practical facsimile of that of the lines east of Pittsburgh," except that no superannuation allowance is made. A fund for such an allowance is accumulating, however. The number of employees of the lines at the close of the fiscal year, June 30, 1908, was 44,360, and the number of members of the relief department, 35,085. The office is in Cleveland, Ohio.

**FEEs, DUES, AND ASSESSMENTS.**—The membership classes differ in the wage limits, but the dues for each class are the same as for the lines east of Pittsburg. The following statement shows the monthly pay admitting to the several classes: First class, not over \$40; second class, over \$40 but not over \$60; third class, over \$60 but not over \$80; fourth class, over \$80 but not over \$100; fifth class, over \$100. Any employee whose pay is within \$5 of the highest limit of the class determined by his pay may enter the next higher class.

**DISABILITY BENEFITS.**—Benefits for sickness, or accident while not on duty, are not paid for the first six days, this being three days longer than the period for which no payment is made for the lines east of Pittsburg. Questions as to continued payment of benefits on account of permanent disability are determined by the advisory committee.

The number of persons receiving disability benefits during the fiscal year is not reported, but the number of cases was 16,016, aggregating 312,171 days, and amounting to \$355,469.05. Based on the mean membership of the relief department during the fiscal year, the expenditure for disability benefits was \$9.54 per member.

**DEATH BENEFITS.**—During the fiscal year 358 death claims were paid, amounting to \$216,500. Based on the mean membership of the relief department during the fiscal year, the expenditure for death benefits was \$5.81 per member.

**MEMBERSHIP.**—The membership of the voluntary relief department during the fiscal year ending June 30, 1908, was as follows: In good standing at beginning of year, 39,430; admitted during year, 17,875; lost during year, 22,020; in good standing at close of year, 35,085. The number lost because of voluntary withdrawal from the employ of the company was 21,607; withdrawal from fund but not from employ of the company, 55; death, 358.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the voluntary relief department during the fiscal year were as follows:

## RECEIPTS.

Cash on hand at the beginning of year.....	\$643, 428. 29
Dues.....	707, 384. 91
Contributions of employers (administration expenses, etc.).....	127, 548. 09
Interest, dividends, etc.....	31, 652. 43
Total.....	1, 510, 013. 72

## DISBURSEMENTS.

Disability benefits.....	355, 469. 05
Death benefits.....	216, 500. 00
Salaries, wages, and other compensation.....	118, 334. 47
Cash on hand at end of fiscal year.....	819, 710. 20
Total.....	1, 510, 013. 72



**PENNSYLVANIA RAILROAD PENSION DEPARTMENT (LINES EAST OF PITTSBURG).**

This pension department was instituted in 1900 by the Pennsylvania Railroad Company for the purpose of providing permanent disability and superannuation pensions for officers and employees of its lines east of Pittsburgh. The pension fund is supported by the company, the employees not contributing thereto. The number of pensioners at the close of the fiscal year ending December 31, 1906, was 1,941. The office is in Philadelphia, Pa.

**ADMINISTRATION.**—The affairs of the pension department are administered by a board of officers composed of seven members, consisting of vice-presidents of various subsidiary companies, the general manager, and the comptroller, who are appointed annually by the board of directors of the company, and who elect their own chairman and secretary. Claims are passed upon by the board of officers and its decision is final.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entering the permanent service of the company is 45, except that former employees may be reemployed within three years from the time of leaving service, and persons of any age may be employed for service requiring special qualifications. Employees leaving the service relinquish claims to pension unless reinstated as above.

**PERMANENT DISABILITY BENEFIT.**—Persons 65 to 69 years of age, inclusive, who have been in the employ of the company 30 years or more, on recommendation of employing officers, with a certificate of incapacitation from a board of three physicians, may be retired and granted a monthly pension for life on the following basis: For each year of service, 1 per cent of the average monthly pay for the 10 years preceding retirement. The company at any time, if the total pension allowance exceeds the annual appropriation, may establish a new basis reducing the allowance rate. Beneficiaries are permitted to engage in gainful occupations, but can not reenter the service of the company.

**SUPERANNUATION.**—Employees who have attained the age of 70 years are retired, and are paid a superannuation pension on the same basis and under the same regulations as those governing permanent disability pensions.

**PENSIONERS DURING THE YEAR.**—At beginning, 1,810; added, 331; died, 200; at close, permanently disabled, 367, and superannuated, 1,574. The amount paid during the fiscal year for permanent-disability pensions was \$40,153.85; for superannuation, \$349,846.15, and for the administration of the department, \$4,616.39.

**THE PENSION DEPARTMENT OF THE PENNSYLVANIA LINES WEST OF PITTSBURG.**

This department was instituted in 1901, being conducted on the same general plan as the pension department of the lines east of Pittsburgh. The number of pensioners at the close of the fiscal year, December 31, 1906, was 691. The office is in Pittsburg, Pa.

**PENSIONERS DURING THE YEAR.**—At beginning, 656; added, 97; died, 62; at close, permanently disabled, 160, and superannuated, 531. The amount paid for permanent disability pensions during the year was \$43,389.75; for superannuation pensions, \$122,785.70, and for the administration of the department, \$2,220.46.

**RAILWAYMEN'S RELIEF ASSOCIATION (PERE MARQUETTE RAILROAD).**

This association is composed of employees of the Pere Marquette Railroad Company; it is not incorporated. The number of the company's employees June 30, 1907, was 7,958. The number of members in the association at the close of the fiscal year ending March 31, 1908, was 167. Sick, accident, and death benefits were instituted in 1906. The office is in Muskegon, Mich.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a board of officers called the directory, consisting of a president, vice-president, secretary, and treasurer, elected biennially by ballot, and five trustees who are elected every five years. The treasurer is bonded for \$1,000.

The funds are deposited in bank, subject to checks from the treasurer; all warrants or orders must be signed by the president and secretary. The accounts are audited semiannually by the directory. Claims for benefits are passed upon by the directory, but an appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the association. The maximum age for entrance into the service is 45 years, and the maximum age for acquiring membership is 60 years. A medical examination is not required. Members who leave the employ of the company may retain their membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance and reinstatement fees are \$2 each. The membership is divided into five classes, according to monthly earnings and hazard of occupation. Dues are paid monthly in advance, direct to the association, except when the railroad company is authorized to deduct from pay. In addition to dues there is a per capita tax of \$1 per year, paid semiannually. The following table shows the contributions per year, covering both dues and per capita tax, in connection with the benefits paid for each class.

## CONTRIBUTIONS AND BENEFITS IN EACH CLASS.

Class.	Contributions per year.	Temporary disability benefits.		Death benefits.
		Rate per week.	Limit of benefits in one year.	
Class A, nonhazardous occupations, earning less than \$45 per month.....	\$4.00	\$5.00	\$150.00	\$50.00
Class B, hazardous occupations, train and yard service and enginemen.....	13.00	8.00	150.00	50.00
Class C, hazardous occupations, conductors and engineers.....	22.00	$\left. \begin{array}{l} \$10.00 \\ \$15.00 \end{array} \right\}$	200.00	50.00
Class D, hazardous occupations, brakemen and firemen.....	16.00	$\left. \begin{array}{l} \$8.00 \\ \$12.00 \end{array} \right\}$	175.00	50.00
Class E, nonhazardous occupations, earning \$45 per month and over.....	10.00	10.00	150.00	50.00

<sup>1</sup> For sickness.<sup>2</sup> For accident.

In case of epidemics or unusual amount of sickness, the directory may levy special assessments of dues, as follows: Class A, 25 cents; class B, \$1; class C, \$1.75; class D, \$1.25; class E, 75 cents. There has been no occasion to levy such assessments.

Members failing to pay dues by the first day of the month are not entitled to benefits; if 30 days in arrears they are suspended from membership, and can only be reinstated as new members. There is no system of refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—Weekly benefits are paid for sickness or accident, as shown in the preceding table. Benefits are not paid for the first three days of sickness; benefits for injury are paid from date of accident. Benefit rights begin immediately after assuming membership. Beneficiaries are visited by a sick committee, and a physician's certificate is required, stating nature of disability. Beneficiaries are forbidden to visit saloons, gambling places, or any place of low resort, or to expose themselves in any way so as to delay speedy recovery, under penalty of forfeiting benefits. Any member afflicted with rheumatism or any chronic disease, incurred before membership, is not entitled to any benefit for disability caused from such disease. Any member found guilty of defrauding the association in any way shall be expelled and forfeit all moneys paid in. Beneficiaries who have exhausted their rights to benefits continue their membership, but are not entitled to further benefits during the same year.

During the fiscal year 49 members received disability benefits, one case each, aggregating 1,085 days, and amounting to \$1,418.75. Based on the mean membership of the association during the fiscal year, the expenditure for disability benefits was \$7.55 per member.

**DEATH BENEFITS.**—The death benefit is \$50. Benefit rights begin immediately after assuming membership. Claims become payable

immediately after the proof of death has been verified, and are usually settled in one day. Benefits are forfeited in case of death from chronic disease incurred prior to membership. One death claim was paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 27 cents per member.

**MEMBERSHIP.**—For the fiscal year ending March 31, 1908, the membership of the association was as follows: Members in good standing at beginning of year, 209; admitted during the year, 12; lost during the year, 54; in good standing at close of year, 167. Of the number lost, 9 were discharged from the company, 32 withdrew from the association, 12 were dropped for nonpayment of dues, and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the fiscal year ending March 31, 1908, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$105. 21
Entrance fees.....	24. 00
Dues and per capita tax.....	1, 500. 88
<b>Total.....</b>	<b>1, 630. 09</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	1, 418. 75
Death or funeral benefits.....	50. 00
Salaries, etc.....	60. 00
Other administrative expenses.....	18. 00
Cash on hand at end of fiscal year.....	83. 34
<b>Total.....</b>	<b>1, 630. 09</b>

**TRACKMEN'S BENEVOLENT ASSOCIATION OF THE PERE  
MARQUETTE RAILROAD.**

This association is composed of trackmen of the Pere Marquette Railroad Company; it is not incorporated. The membership of the association at the close of the fiscal year ending December 31, 1907, was 240. Sick, accident, and death benefits were instituted in 1899. In 1906 a proviso was adopted allowing sick benefits to a member quarantined on account of sickness in his family. The office is in Grand Rapids, Mich.

**ADMINISTRATION.**—The fund is managed by employees only. Its affairs are administered by an executive committee of 15 members, each member of which is elected biennially by ballot by the members of the division of the railroad he represents; the members of the executive committee elect a supreme president, vice-president, secretary, and treasurer from their own number. The supreme secretary is bonded in the sum of \$500 and the supreme treasurer for

**\$1,000.** The funds are deposited in bank; all orders on the supreme treasurer are drawn by the supreme president and supreme vice-president, attested by the supreme secretary, and stamped with the seal of the supreme assembly. The accounts are audited annually by an auditing committee. Claims for benefits are passed upon by the supreme secretary and the executive committee, but an appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Trackmen only, not over 55 years of age, are eligible to membership. Members who leave the employ of the company may retain their membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. For reinstatement the fee is 25 cents and in addition all arrears must be paid. The membership is divided into two classes. The annual dues are \$1, paid quarterly, with assessments of \$3 or \$6 per year, according to class of membership, paid monthly, all in advance, deducted from the pay of employees, and paid direct by those who have left the service. Additional income is derived from interest. Members in arrears 30 days are not entitled to benefits; those in arrears 90 days are dropped from membership, but may be reinstated on passing a medical examination. There is no system of refunding contributions to members who leave the association.

**TEMPORARY DISABILITY BENEFIT.**—A disability benefit of \$6 per week is paid for 12 weeks to members of class A, and for six weeks to members of class B. In case of sickness benefits are not paid for the first week; benefits for accident commence from time of injury. Members are entitled to benefits immediately after assuming membership. Beneficiaries are examined, as often as required, by a physician appointed by the association, and a member of the executive committee may investigate. Members forfeit their rights to benefits if disability is caused by "disappearance, dueling, or fighting, war or riot (except in defending property from burglars or robbers), voluntary over-exertion or exposure to unnecessary danger, expeditions into wild or uncivilized countries, entering or trying to enter or leave a moving conveyance."

Beneficiaries who have exhausted their rights to benefits continue their membership, but are not entitled to further benefits during the same year.

Thirty members received benefits, one case each, during the fiscal year, aggregating 758 days and amounting to \$649.85. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$2.67 per member.

**DEATH BENEFIT.**—A death benefit of \$200 is paid to members of Class A and of \$100 to members of Class B. Benefit rights begin immediately after a person becomes a member of the association.

Claims become payable immediately after the proof of death has been verified. Three days are usually required to settle a claim. Members forfeit their rights to death benefits for the same causes as those shown under temporary disability benefit.

One claim of \$100 was paid during the fiscal year. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was 41 cents per member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the fiscal year was 245; number admitted during year, 58; lost during the year, 63; number in good standing at close of fiscal year, 240. Of the number lost, 40 were discharged from the employ of the company, 22 withdrew from the association, and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association during the year ending December 31, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$2,722.24
Entrance fees.....	58.00
Dues.....	1,297.70
Interest.....	73.51
Total.....	4,151.45

**DISBURSEMENTS.**

Temporary disability benefits.....	649.85
Death benefits.....	100.00
Salaries, wages, and other compensation.....	350.00
Other administrative expenses.....	176.76
Donation to injured member.....	25.00
Cash on hand at end of fiscal year.....	2,849.84
Total.....	4,151.45

**PHILADELPHIA AND READING RELIEF ASSOCIATION.**

This association is composed of employees of the lines of the Philadelphia and Reading Railroad Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending November 30, 1906, was approximately 28,000, and there were 20,322 members in the association. Sick, accident, and death benefits were instituted in 1888. The office is in Philadelphia, Pa.

**ADMINISTRATION.**—The association is managed by the employees and the company jointly. Its affairs are administered by a superintendent, appointed by the first vice-president of the company, and an advisory committee of 19 members. The first vice-president of the company, or such other officer as may be designated by the company, is ex officio chairman. Eight members are appointed by the

company annually, and 10 members are elected annually by ballot of the members. The superintendent is the secretary of the advisory committee. No bond is required of any officer. A chief medical examiner is appointed by the company, and he selects his assistants. The fund pays the expenses incurred by the medical examiners, and the company pays all other operating expenses. The funds are deposited with the treasurer of the company as a separate fund, subject to drafts countersigned by the chairman of the advisory committee. The accounts are audited annually by auditors selected by those members of the advisory committee who have been elected by the members. Any surplus remaining at the end of any fiscal year is used in the promotion of a fund for the benefit of superannuated members, or in some other manner for the sole benefit of members, whether by additional death benefits or otherwise. Claims for benefits are passed upon by the superintendent and the medical examiner, subject to appeal to the advisory committee within 30 days. The company guarantees the benefit payments.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. The maximum age for entrance to service and membership is 45, and a medical examination is required of applicants. Persons leaving the service of the company forfeit membership, unless they have been continuously in the service for a period of three years immediately preceding the termination of their employment, and have been members of the relief association for such time, when they may retain right to the minimum death benefit to which they have contributed for the entire last year of such employment, or to any smaller amount, provided that application therefor is made within 10 days; but they are not entitled to any payment from the surplus fund. Furloughed or suspended members may retain membership for a period not longer than nine months. A member who is "relieved" or "discharged" from the service, and within six months thereafter is reemployed, may, without regard to age, upon passing a satisfactory medical examination, become a member of the association in the class determined by his pay at the time of reemployment.

**FEES, DUES, AND ASSESSMENTS.**—Membership is divided into five classes based upon the monthly pay. There are no entrance or reinstatement fees. Dues are payable monthly in advance deducted from the pay, except in the case of members not at the time receiving wages from the company, who pay cash direct to the superintendent. The following table shows the monthly pay admitting to the several classes, the rates of contributions and the disability benefits and death benefits of any class, and the death benefit from the surplus fund; also the number of additional death benefits which may be taken by members, together with the dues therefor.

## DUES AND BENEFITS IN EACH WAGE CLASS.

	First class: Earning not over \$35 per month.	Second class: Earning over \$35 but not over \$45 per month.	Third class: Earning over \$45 but not over \$75 per month.	Fourth class: Earning over \$75 but not over \$95 per month.	Fifth class: Earning over \$95 per month.
<b>REGULAR DUES AND BENEFITS.</b>					
Dues per year.....	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00
Disability benefits per day, including Sundays and holidays:					
For accident while on duty, not to exceed 52 weeks.....	.50	1.00	1.50	2.00	2.50
For sickness and accident while not on duty, after first 7 days, not to exceed 52 weeks.....	.40	.80	1.20	1.60	2.00
Death benefits.....	250.00	500.00	750.00	1,000.00	1,250.00
Additional death benefit from surplus fund.....	100.00	100.00	100.00	100.00	100.00
<b>OPTIONAL ADDITIONAL DUES AND BENEFITS.</b>					
Dues per year for each \$250 additional death benefit:					
Not over 45 years of age.....	3.00	3.00	3.00	3.00	3.00
45 and not over 60 years of age.....	5.40	5.40	5.40	5.40	5.40
Over 60 years of age.....	7.20	7.20	7.20	7.20	7.20
Highest amount of additional death benefit that may be taken.....	250.00	500.00	750.00	1,000.00	1,250.00

Any member upon passing a satisfactory medical examination and by paying extra contributions may take one or more additional death benefits of \$250 each, not to exceed the regular benefit of his class. There are no other assessments.

The sources and amounts of supplementary income during the five years, 1902 to 1906, were as follows:

## SUPPLEMENTARY INCOME, 1902 TO 1906.

Year.	Interest on monthly bank balances.	Income from in- vestments.	Contribu- tions from railroad company.	Total.
1902.....	\$459.08	\$22,878.75	\$12,151.89	\$35,490.72
1903.....	728.01	23,404.24	12,995.02	37,127.27
1904.....	832.48	23,102.24	13,029.74	35,964.41
1905.....	751.80	22,886.14	13,410.89	37,048.83
1906.....	685.45	23,686.11	13,772.47	35,044.03

A member is relieved from payment of contributions while in receipt of benefits after the month in which the disability begins and until the month following that in which he recovers. Furloughed or suspended members in arrears are not entitled to benefits. Members not in the company's service, failing to pay contributions when due, lose membership. In case a member leaves the employ of the company, contributions paid in advance are refunded for the unexpired portion of the month.

**TEMPORARY DISABILITY BENEFIT.**—Benefit rates are shown in the first of the two preceding tables. Benefits for disability due to accident incurred in the service of the company begin at once, but no payment



is made for the first seven days of sickness or of injury incurred while not in the service of the company. Benefit payments are not made when a member is in receipt of wages or for more than 52 weeks for any one disability. Benefit rights begin immediately upon admission to membership. The medical examiners must report upon the condition of members sick or injured and make examinations weekly or when necessary. When a member becomes disabled and is not confined to the house by such disability, he must, unless prevented by distance, report at once in person to the medical examiner, and as often as required thereafter. Benefits are not payable for disability due to intoxication, immoral practices, use of stimulants or narcotics, from voluntary self-injury, unlawful acts, fighting (unless in self-defense against unprovoked assault), wrestling, scuffling and the like, or from venereal diseases; or on account of accident or sickness occurring at any place beyond the jurisdiction of the United States, unless such disablement is promptly reported and satisfactory evidence thereof is furnished; or on account of sickness occurring to a member from epidemic disease of a dangerous character at any place where such disease is known to prevail, and to which his duties as an employee in the service or in his family relations do not require him to go, unless specially otherwise arranged with the superintendent of the relief association. Also, "Should a member or his legal representative, or any other person authorized by law, bring suit against the Philadelphia and Reading Railroad Company, or against any other corporation which may at the time have its employees among the contributors to the association, for damages on account of injury or death of such member, payment of benefits from the relief fund on account of the same shall not be made until such suit is discontinued. If prosecuted to judgment or compromised, any payment of judgment or amount in compromise shall preclude any claim upon the association for such injury or death."

Beneficiaries who have exhausted the period of benefit rights are allowed to continue membership, and if after returning to work they are disabled by accident while on duty, are entitled to benefits at once; if disabled by accident while not on duty or by sickness they are not entitled to benefits until after having been continuously at work for three months.

The number of members receiving temporary benefits during the fiscal year was 4,356 for accident and 4,087 for sickness, making a total of 8,443. The number of cases was 4,514 for accident and 4,236 for sickness, making a total of 8,750. The aggregate number of days of benefits paid was 117,364 for accident and 76,248 for sickness, making a total of 193,612. The expenditure was \$75,420.20 for accident and \$72,643.20 for sickness, making a total expenditure of \$148,063.40. Based on the mean membership of the association (including those entitled to death benefits only, number not reported)

during the fiscal year, the expenditure for temporary disability benefits was \$7.32 per member.

**DEATH BENEFITS.**—Death benefits are shown in the first of the two preceding tables. The right to benefit begins on admission to membership. Claims are payable within 30 days and are usually settled within 10 days. Death benefits are forfeited for the same causes as those enumerated under temporary benefit payments. During the fiscal year 261 death claims were paid, amounting to \$143,350, including \$25,100 from the surplus fund. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$7.09 per member.

**OTHER BENEFITS AND PRIVILEGES.**—Medical and surgical aid is extended to beneficiaries in emergencies, either at hospitals or homes.

**MEMBERSHIP.**—The number of members of the relief association in good standing at the beginning of the fiscal year was 20,111; admitted during the year, 7,813; lost during the year, 7,602; in good standing at close of fiscal year, 20,322. Of the number lost, 7,251 were discharged from the employ of the company, 75 voluntarily withdrew, 15 were dropped for nonpayment of dues, 101 died from accident, and 160 died from natural causes.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending November 30, 1906, the receipts and disbursements of the relief association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$17, 927. 19
Dues.....	280, 917. 01
Contributed by company, 5 per cent of sums contributed by employees who are members.....	13, 772. 47
Contributed by the "associated companies" toward payment of the expenses of the association.....	14, 386. 03
Interest on monthly bank balances.....	635. 45
Income from investments.....	23, 686. 11
<b>Total.....</b>	<b>351, 324. 26</b>

#### DISBURSEMENTS.

Temporary disability benefits:	
Accident.....	\$75, 420. 20
Sickness.....	72, 643. 20
	<b>\$148, 063. 40</b>
Death:	
Accident.....	55, 600. 00
Natural causes.....	75, 900. 00
After leaving company.....	11, 850. 00
	<b>143, 350. 00</b>
Salaries and expenses of medical examiners and clerks.....	18, 841. 71
Other administrative expenses.....	14, 386. 03
Depreciation in value of investment bonds.....	200. 00
Cash on hand at end of fiscal year.....	26, 483. 12
<b>Total.....</b>	<b>351, 324. 26</b>

**PHILADELPHIA AND READING RAILWAY COMPANY PENSION SYSTEM.**

This pension system was instituted January 1, 1903, by the Philadelphia and Reading Railway Company and provides for disability and superannuation pensions for its employees. The pension fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to retention in service or to pension allowance is conferred. The number of employees of the company at the close of the fiscal year ending June 30, 1907, was 24,430 and the number of pensioners 206. The office is in Philadelphia, Pa.

**ADMINISTRATION.**—The affairs of the pension system are administered by the president and board of directors of the company. Claims are passed upon by the president, and his decision is final.

**CONDITIONS OF EMPLOYMENT.**—The maximum age for entering the employ of the company is 45 years. Persons leaving the service forfeit all claims to pension allowance unless they are reinstated within one year, in which case no break is considered to have occurred in the continuity of their service.

**PERMANENT DISABILITY PENSION.**—All employees 65 to 69 years of age, inclusive, who have been continuously in the service of the company 30 or more years, and have become incapacitated, may be retired and given a monthly pension for life on the following basis: For each year of service 1 per cent of the average monthly pay for 10 years next preceding retirement. Any faithful employee of the company who has received injuries in the performance of his duty which totally incapacitate him for his regular or other vocation, or who has through sickness become so incapacitated, may be awarded such sum as a pension for such length of time as the president shall determine. When the aggregate disability and superannuation benefits exceed \$75,000, in the absence of action by the board of directors increasing the yearly allowance for benefits, a new rate shall be established proportionately reducing all pensions. The incapacity of employees must be certified to by the chief medical examiner of the company. Pensioners are permitted to engage in gainful occupations, but can not reenter the service. Pensions are forfeited for gross misconduct, and no assignment of them is allowed.

**SUPERANNUATION PENSION.**—All employees who have attained the age of 70 years are retired, and if they have been continuously 30 years in the service are pensioned on the same basis and under the same regulations as those governing disability pensions.

**PENSIONERS DURING THE FISCAL YEAR.**—There were 178 pensioners at the beginning of the year, 43 were added, and 15 died, leaving 21 disability and 185 superannuation pensioners at the close. The total amount paid in pensions during the year was \$63,181.47.

**VOLUNTARY SUBSCRIPTION FUND OF PULLMAN CONDUCTORS AND OFFICE MEN.**

This fund was organized in 1905 by Pullman conductors and office men to provide a death benefit for members, of whom there were at the end of the fiscal year, June 30, 1907, 1,320; the fund is not incorporated. The office is in Jersey City, N. J.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by the following officers and boards, informally chosen, to serve without bond: A general agent and a general committee of seven, and in each of the 50 districts a working board of three, one of whom is selected as agent. Accounts are audited by the general committee after each death. Claims are passed upon by the district agents and the general agent, and their decision is final.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. Previous to July 1, 1907, there were no special requirements, but at that date the maximum age for admission was placed at 45 years and district agents and working boards were requested to carefully consider the physical condition of applicants. Colored employees are excluded. Members leaving the employ of the company forfeit membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 10 cents, and an assessment of \$1 is levied upon the death of a member. Contributions are also made by the company, and small additional ones sometimes by members to meet administrative expenses. Members in arrears for 30 days are dropped. There is no system of refunding contributions to members who withdraw from the fund.

**DEATH BENEFITS.**—Upon the death of a member the total death assessment, \$1 from each member, is paid to the beneficiary. Benefit right begins with admission to the fund. Death claims are payable 30 days after notice of death is received, but it usually requires from two to three months to settle a claim.

Nine death claims were paid during the fiscal year, amounting to \$11,012.95. Based on the mean membership of the fund during the fiscal year, the expenditure for death benefits was \$8.69 per member.

**MEMBERSHIP.**—During the fiscal year ending June 30, 1907, the membership of the fund was as follows: In good standing at beginning of year, 1,215; admitted during the year, 566; lost during the year, 461; in good standing at close of year, 1,320.

The number of members of the fund lost during the fiscal year because of discharge from employ of establishment was 195; voluntary withdrawal from employ of establishment, 46; withdrawal from fund, 71; dropped for nonpayment of dues or assessments, 140; death, 9.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund during the fiscal year ending June 30, 1907, were as follows:

**RECEIPTS.**

Entrance fees.....	\$56. 60
Assessments.....	10, 826. 00
Contributions of members.....	28. 40
Contributions of employers.....	186. 95
Total.....	11, 097. 95

**DISBURSEMENTS.**

Death benefits.....	11, 012. 95
Administrative expenses.....	85. 00
Total.....	11, 097. 95

**CENTRAL AND SOUTHERN PACIFIC RAILROAD EMPLOYEES'  
MUTUAL BENEFIT ASSOCIATION.**

This association is composed of the employees of the lines of the Southern Pacific Railway Company, not connected with the "running department," and is incorporated.

The number of employees at the close of the fiscal year ending April 30, 1907, was approximately 25,000, and 1,864 males and 20 females were members of the association. Death benefits were instituted in 1880. The office is in San Francisco, Cal.

**ADMINISTRATION.**—The association is managed by the employees. Its affairs are administered by a board of nine directors, three of whom are elected by ballot at each annual meeting, to hold office for three years. The board of directors annually elect a president and a vice-president from their body, and also a secretary who is not necessarily a director. The treasurer of the company is ex officio permanent treasurer of the association. The secretary is the only salaried officer, and he is bonded in the sum of \$1,000. The funds are deposited with the treasurer, to be paid out only upon orders of the board of directors signed by the president. The accounts are audited quarterly by the board of directors. All claims for benefits are passed upon by the board of directors, and their decision is final.

**CONDITIONS OF MEMBERSHIP.**—The employees of the company are not required to become members of the association. Employees of the company, not connected with the "running department," who have been in the service for three consecutive months immediately prior to their application, not over 45 years of age and not affected by any incurable disease or addicted to habitual drunkenness, are eligible to membership. A medical examination is required. The association does not insure a pregnant woman. Any member who becomes employed in the "running department" of the company forfeits his membership. A member may retain

membership in the association after leaving the employment of the company, by paying dues or assessments and not entering into extra-hazardous occupations; notice must be given to the secretary of the association within 30 days thereafter, of the member having left the service, stating any new occupation in which engaged. Membership is also forfeited by changing residence to any place or country without the United States, or to any place in that portion of the United States bounded on the north by the thirty-third degree of north latitude and on the west by the ninety-fifth degree of longitude west from Greenwich, unless the consent of the board of directors is first obtained for such change of residence. Members may retain all rights to benefits when furloughed or suspended.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. For reinstatement all arrears must be paid. The membership is divided into five classes, the annual dues depending on the age at time of admission. The following table shows the death benefit and the rates of dues in each class:

DUES AND DEATH BENEFIT IN EACH CLASS.

Age group.	Monthly dues in—				
	Class A: Death benefit \$1,000.	Class B: Death benefit \$1,500.	Class C: Death benefit \$2,000.	Class D: Death benefit \$2,500.	Class E: Death benefit \$3,000.
Under 30 years.....	\$1. 00	\$1. 50	\$2. 00	\$2. 50	\$3. 00
30 to 35, inclusive.....	1. 25	1. 90	2. 50	3. 15	3. 75
36 to 43, inclusive.....	1. 50	2. 25	3. 00	3. 75	4. 50
44 to 45, inclusive.....	2. 00	3. 00	4. 00	5. 00	6. 00

Dues are payable monthly, in advance, by deduction from pay, except in the case of members not at the time in the service, who pay their dues direct. Upon the payment of additional dues the amount of benefits may be increased, not to exceed \$3,000 in the aggregate; no member over 35 years of age, however, is permitted to increase his insurance to an amount exceeding \$2,000 in the aggregate. Additional income is derived from interest, dividends, etc. Members 60 days in arrears forfeit their membership, but may be reinstated at the discretion of the board of directors upon presentation of satisfactory medical certificate and payment of arrears. There is no system of refunding contributions to members who leave the association.

**DEATH BENEFITS.**—Death benefits are paid as shown in the preceding table. Members are entitled to benefits immediately after becoming members of the association. Claims become payable on the first Tuesday of the month after the verification of proof of death. Two weeks are generally required to settle a claim.

Fourteen death claims were paid during the fiscal year, amounting to \$16,000. Based on the mean membership of the association during

the fiscal year, the expenditure for death benefits was \$8.92 per member.

**MEMBERSHIP.**—The number of members in the association in good standing at the beginning of the year was 1,703; admitted during the year 350; lost during the year 169; at close of year, 1,884. Of the number lost, 155 were from nonpayment of dues and 14 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the association for the fiscal year ending April 30, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$121,027.52
Entrance fees.....	350.00
Dues.....	30,831.10
Interest, etc.....	15,210.07
Total.....	167,418.69

**DISBURSEMENTS.**

Death benefits.....	16,000.00
Salaries, wages, and other compensation.....	4,103.19
Other administrative expenses.....	377.05
Cash on hand at end of fiscal year.....	146,938.45
Total.....	167,418.69

**RAILROAD EMPLOYEES' MUTUAL RELIEF SOCIETY OF KNOXVILLE, TENN. (SOUTHERN RAILWAY).**

This society is composed of employees of the Knoxville division of the Southern Railway and is incorporated. There were 225 members at the close of the fiscal year, December 31, 1906, out of a total of 985 employees. Sick, accident, and death benefits were instituted in 1883. The office is in Knoxville, Tenn.

**ADMINISTRATION.**—The society is managed by the employees. Its affairs are administered by a board of directors of 13 members, who are elected annually by ballot. These directors choose from their membership a president, vice-president, secretary-treasurer, financial secretary, and recording secretary. The treasurer is required to furnish bond for \$3,000, the financial secretary for \$1,500, and the vice-president for \$1,000. Funds are deposited in bank and disbursed by the treasurer's check which must be countersigned by the president and vice-president. Accounts are audited quarterly by an auditing committee appointed by the president. Claims are passed upon by the sick committee composed of the president, vice-president, recording secretary, and two other members, and there is no appeal from its decision.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. An applicant for membership must be not less than 18 nor more than 45 years of age, an employee of the company for at least three months, a believer in the existence of a Supreme

Being, and he must be examined by the society physician. Colored employees are excluded from membership. Members leaving the employ of the company and furloughed or suspended members may retain full membership. However, if they engage in any of the following occupations, viz, paid city firemen, policemen, saloon keepers, bartenders, railway mail clerks, express messengers, electric street railway employees, soldiers, constables, sheriffs, or linemen, they are required to pay the dues shown in the following table for hazardous occupations.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fees are based on age, as follows: Applicants under 25 years of age pay \$2, those 25 and under 35 years of age \$4, and those 35 and over \$6, and for reinstatement all back dues must be paid. Dues are payable monthly, deducted from the pay of employees, but paid direct by ex-employees. The rates of dues and of benefits, according to classes, are shown in the table following:

DUES AND BENEFITS IN EACH CLASS.

Class.	Dues per year.	Temporary disability benefits, weekly.	Death benefits.
A.—Persons earning not less than \$1 per day:			
Nonhazardous occupations.....	\$6.00	\$4.00	(5)
Hazardous occupations (1).....	8.40		
C.—Persons earning not less than \$1.60 per day:			
Nonhazardous occupations.....	9.00	6.00	(5)
Hazardous occupations (1).....	12.60		
B.—Persons earning not less than \$2 per day: (4)			
Nonhazardous occupations.....	12.00	8.00	(5)
Hazardous occupations (1).....	16.80		

<sup>1</sup> Travelling engineers, locomotive engineers, locomotive firemen, conductors, baggage masters, brakemen, flagmen, switchmen, car couplers, electricians, and men running wood-working machinery.

<sup>2</sup> \$2.08 for each month of membership; not to exceed \$150.

<sup>3</sup> \$3.12 for each month of membership; not to exceed \$225.

<sup>4</sup> Persons over 40 are not admitted to class B, but may become members of either of the lower classes by paying dues of the class above.

<sup>5</sup> \$4.16 for each month of membership; not to exceed \$300.

A pro rata assessment may be levied should the funds in the treasury fall below \$500.

Supplementary income has been received as follows:

SUPPLEMENTARY INCOME, 1902 TO 1906.

Year.	Receipts from—			Total.
	Entertainments.	Rents.	Interest.	
1902.....	\$1,344.50	\$217.10	\$390.00	\$1,971.60
1903.....	932.85	243.80	390.00	1,566.65
1904.....	432.30	267.25	390.00	1,119.55
1905.....	1,066.60	302.15	390.00	1,758.75
1906.....	1,518.28	331.50	390.00	2,239.78
Total.....	5,304.53	1,361.80	1,950.00	8,676.33



Members in arrears for three months are dropped, but may be reinstated on payment of back dues. There is no system of refunding contributions to members who withdraw from the society.

**DISABILITY BENEFITS.**—The benefit payments, as shown in the first of the two preceding tables, are continued until the member is able to resume work. No benefits are paid for the first week of disability. Benefit rights do not begin until six months after admission to the society. The beneficiary is visited weekly by the sick committee, is required to furnish a physician's certificate, is examined by the society physician when deemed necessary, and is forbidden to work. Benefit right is forfeited for making false statements, carelessness, intemperance, immoral conduct, or dishonorable discharge by company.

During the fiscal year 36 persons received disability benefits, 36 cases being paid, aggregating 2,618 days and amounting to \$2,168.17. Based on the mean membership of the society during the fiscal year, the expenditure for disability benefits was \$9.81 per member.

**DEATH BENEFITS.**—Death benefits at the rates shown in the first of the two preceding tables are paid after a membership of six months. Death claims become payable at once, but 30 days are usually required to settle a claim. Benefit right is forfeited for making false statements, carelessness, intemperance, immoral conduct, or dishonorable discharge by company. One death claim, amounting to \$158.32, was paid during the fiscal year. Based on the mean membership of the society during the fiscal year, the expenditure for death benefits was 72 cents per member.

**OTHER BENEFITS AND PRIVILEGES.**—The society will, if recommended by the sick committee, employ a nurse to care for disabled members.

**MEMBERSHIP.**—The number of members of the relief society in good standing at the beginning of the fiscal year was 216; admitted during year, 10; lost during year (death), 1; in good standing at close of year, 225.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1906, the receipts and disbursements of the relief society were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$14, 330. 88
Entrance fees.....	45. 00
Dues.....	2, 485. 20
Profits from entertainments, etc.....	1, 518. 28
Interest, dividends, etc.....	721. 50
<b>Total.....</b>	<b>19, 100. 86</b>

## DISBURSEMENTS.

Disability benefits.....	\$2, 168. 17
Death benefits.....	158. 32
Salaries, wages, and other compensation.....	324. 00
Other administrative expenses.....	18. 00
Insurance, taxes, and repairs.....	426. 71
Cash on hand at end of fiscal year.....	16, 005. 66
Total.....	19, 100. 86

**STATEN ISLAND RAPID TRANSIT RAILROAD EMPLOYEES'  
MUTUAL BENEFIT ASSOCIATION.**

This association is composed of officers and employees of the Staten Island Rapid Transit Railroad Company; it is not incorporated. The number of members at the close of the fiscal year, December 31, 1907, was 495, and the number of the company's employees was 1,245. Sick, accident, and death benefits were instituted in 1887. The office is in New York, N. Y.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a managing board consisting of a president, vice-president, treasurer, secretary, corresponding secretary, and an executive committee of three members, who are elected annually by ballot. At the close of the fiscal year the vice-president of the company was president of the association and the auditor of the company was treasurer. The treasurer is under \$500 bond. Funds are deposited in bank, checked on by the treasurer on order of the executive committee approved by the president. Accounts are audited annually by the executive committee. Claims are passed upon by the executive committee, but an appeal may be taken to the managing board.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members. Applicants must be in good physical condition. A member may continue his membership after resigning from the service of the company, provided he lives on Staten Island, but he shall not be entitled to medical and surgical attendance. Discharge from the service annuls membership in the association, except when such discharge is on account of reduction of force.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance or reinstatement fees. The dues are \$6 per year, payable monthly direct by the members. Upon the death of a member an assessment of 50 cents per member may be levied. Additional income is derived from donations and interest. In 1906 and again in 1907 the company contributed \$100. Interest in 1907 amounted to \$21.37. In previous years additional income was derived from excursions. Members in arrears are dropped from membership; reinstatement conditions are not reported. There is no system of refunding contributions to

members who withdraw from the association. It was necessary in 1904 to borrow \$1,350 to meet a deficiency. The amount was paid back in 1905, no assessments being made.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 is paid for sickness or accident during 10 weeks in any calendar year, and if the member was injured while on duty in the service of the company, for 15 weeks; in extreme cases the board of managers may extend the benefit period, provided there are sufficient funds in the treasury. Benefit rights begin on admission to the association, but no benefits are paid for the first five days of disability, unless it was caused by injury received while on duty. A beneficiary is visited weekly by the association physician. Benefit rights are forfeited for intemperance and immorality.

During the fiscal year 211 persons received temporary benefits, covering 229 cases, aggregating 4,637 days, and amounting to \$3,313.11. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$6.32 per member.

**DEATH BENEFITS.**—A death benefit of \$225 is paid. Benefit rights begin on admission to the association, but are forfeited if death is due to intemperance or immorality. Death claims are payable at once, but 30 days are usually required to settle a claim. Eleven death claims were paid during the fiscal year, amounting to \$2,475. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$4.72 per member.

**OTHER BENEFITS AND PRIVILEGES.**—The association also provides medical and surgical attendance on Staten Island whenever called upon to those members in the service of the company, and will provide a nurse if required for such members as are severely injured while on duty.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the fiscal year was 553; in good standing at the close of the year, 495. A large number of temporary employees were members during eight months of the year. Eleven members died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1907, the receipts and disbursements of the association were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$872. 28
Dues.....	5, 346. 20
Assessments.....	2, 171. 00
Other contributions of members.....	7. 85
Contributions of employers.....	100. 00
Interest, dividends, etc.....	21. 37
<b>Total.....</b>	<b>8, 518. 70</b>

## DISBURSEMENTS.

Temporary disability benefits .....	\$3, 313. 11
Death benefits .....	2, 475. 00
Salary of surgeon .....	1, 500. 00
Printing .....	31. 25
Cash on hand at end of fiscal year .....	1, 199. 34
Total .....	8, 518. 70

**PENSION SYSTEM OF UNION PACIFIC RAILROAD COMPANY.**

This system was established in 1903 by the Union Pacific Railroad Company, providing for permanent disability and superannuation pensions for its officers and employees. The pension fund is supported by the company, the employees not contributing thereto. The provisions of the fund expressly state that no right to continued employment or to pension allowance is conferred. The number of officers and employees in the service of the company June 30, 1907, was about 23,000 and the number of pensioners was 83. The office is in Omaha, Nebr.

**ADMINISTRATION.**—The affairs of the pension system are administered by a pension board of six members, consisting of the following officers of the company: The general auditor, general solicitor, chief engineer, superintendent of transportation, superintendent of motive power and machinery, and the chief surgeon. Claims are passed upon by the board of pensions, subject to the approval of the president of the company.

**CONDITIONS OF EMPLOYMENT.**—The age limit for entrance into the permanent service of the company is 45 for persons experienced in railway work and 35 for inexperienced persons. Employees leaving the service for any cause relinquish all claims to pensions, unless they are reinstated within one year, in which case no break is considered to have occurred in their service.

**PERMANENT DISABILITY BENEFIT.**—Officers and employees between 61 and 70 years of age who have been for 20 years continuously in the service of any of the railroads of the Union Pacific System, and who have become incapacitated, as shown by a physical examination, may be retired and granted a pension. Pension payments are made monthly upon the following basis: For each year of service an allowance of 1 per cent of the average regular monthly pay received for the 10 years preceding retirement. Pensions are for life, but payments may be withheld for gross misconduct. Pensioners may engage in any occupation not prejudicial to the interests of the company, but must at least once a year furnish satisfactory evidence to the board of pensions that they are entitled to the pension allowance; and no assignment of pensions is allowed.

**SUPERANNUATION PENSION.**—All officers and employees who have attained the age of 70 years are retired, and such of them as

have been 20 years in the service of the company are pensioned. Locomotive engineers and firemen, conductors, flagmen, and brakemen, train baggagemen, yardmasters, switchmen, bridge foremen, section foremen, and supervisors who have attained the age of 65 years may be retired, and such of them as have been 20 years in the service are pensioned when retired. Superannuation pensions are paid on the same basis and under the same regulations as those governing permanent disability pensions.

**PENSIONERS DURING THE FISCAL YEAR.**—At beginning, 64; added, 24; died, 5; at close, 83. The amount paid during the year for disability pensions was \$5,823.50 and for superannuation \$13,157.19.

**WILLIAMSPORT AND NORTH BRANCH RAILROAD AND EAGLES  
MERE RAILROAD MUTUAL SICK AND FUNERAL BENEFIT  
ASSOCIATION.**

This association is composed of the employees of the Williamsport and North Branch Railroad Company; it is not incorporated. The number of employees of the company at the close of the fiscal year ending December 31, 1907, was 125, and the number of members of the association was 60. Sick, accident, and death benefits were instituted in 1907. The office is in Hughesville, Pa.

**ADMINISTRATION.**—The fund is managed by the employees. Its affairs are administered by a president, vice-president, secretary, treasurer, and a board of directors, who are elected annually by ballot. The board of directors is composed of six members, the president, vice-president, and secretary of the association being ex officio members thereof. The treasurer is bonded for \$500. Funds are disbursed on orders signed by the president and secretary. Accounts are audited annually by an auditing committee. Claims are passed upon by the board of directors, but appeals may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the association. There is no age requirement for admission to the establishment or to the association. A medical examination is not required of applicants for membership. A member may retain his membership after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—The entrance and reinstatement fees are each \$1. The dues are \$6 per year payable direct, monthly in advance. There are no assessments. Additional income is derived from donations from employers and profits from entertainments.

Members in arrears 30 days are not entitled to benefits; if in arrears 44 days they are dropped from membership, but may be reinstated on payment of reinstatement fee and be entitled to benefits three months after reinstatement. There is no system of refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit for sickness and accident of \$5 is paid for eight weeks in any one year; when sickness is of less than three weeks' duration, benefits begin on the eighth day; if sickness lasts three weeks or more, or if disability is due to accident, benefits begin at once. Benefit rights begin two months after date of admission to membership. A physician's certificate is required of members when ill. Benefits are forfeited for intemperance or immoral conduct. Beneficiaries who have exhausted the period of benefit payments retain membership, but are not entitled to further benefits during the year.

Nine members received temporary benefits during the fiscal year, covering 10 cases, aggregating 182 days, and amounting to \$130. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$2.17 per member.

**DEATH BENEFITS.**—The death benefit is \$100; in case there is no beneficiary the funeral expenses are paid. A membership of three months in the association is necessary for a member to be entitled to benefits. Death claims are payable at once, but one week is usually required to settle a claim. Benefits are forfeited for intemperance or immoral conduct.

Two death claims were paid during the fiscal year, at a total expenditure of \$180. Based on the mean membership of the association during the fiscal year, the expenditure for death benefits was \$3 per member.

**MEMBERSHIP.**—The number of members of the association in good standing at the beginning of the year was 59; admitted during the year, 9; lost during the year, 8; in good standing at close of year, 60. Of the number lost, 2 voluntarily withdrew from the company, 4 were dropped for nonpayment of dues, and 2 died.

**RECEIPTS AND DISBURSEMENTS.**—During the fiscal year ending December 31, 1907, the receipts and disbursements of the association were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$189. 00
Entrance fees.....	9. 00
Dues.....	301. 00
Contributions of employers.....	200. 00
Profits from entertainments .....	46. 97
<b>Total.....</b>	<b>745. 97</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	130. 00
Death benefits.....	180. 00
Stationery and printing .....	5. 00
Cash on hand at end of fiscal year.....	430. 97
<b>Total.....</b>	<b>745. 97</b>

**BOSTON AND MAINE PENSION SYSTEM. (a)**

This pension system must be established when adopted by the directors of the railroad and a two-thirds vote of the employees voting on the question. The system is to be under the supervision of the state insurance commissioner and the state actuary, but is not to be deemed an insurance company under the law. The management is to be in a board of seven trustees, three appointed by the directors, three elected by the association, and one chosen by the six other trustees.

All present employees of the company may become members and all employees entering the service after the establishment of the system must become members. Exception may be made of joint and temporary employees. All employees now in the service must become members unless they vote against the establishment of the association and further state in writing that they do not desire to join.

All payments by members shall be made by deduction from wages. The entrance fee is \$1 and the annual dues after the first year 50 cents. The company shall contribute each month an amount equal to the aggregate contributions of the members during the preceding month. The funds thus provided are designated as expense and contingent funds.

The scheme divides the benefits of the association into two elements—annuities paid for by the members and pensions paid for by the company. Each member is required to contribute to the annuity fund an amount not to exceed 3 per cent of his wages, unless an increase shall have been accepted by the company and by a two-thirds vote of the members voting thereon. Any member so desiring may pay for and carry additional annuities.

Should a member leave the employ of the railroad before he becomes entitled to a pension his contribution to the annuity fund shall be returned to him, or, should he die, to his legal representatives. In case he dies or retires because of permanent disability interest shall be allowed on all contributions, but in case he leaves for any other reason interest shall be allowed on additional annuity contributions only.

Members may retire from the service of the company on an annuity after a specified term of service, or after reaching a certain age, and they must retire at a specified age.

The trustees shall classify the employees and establish voluntary and compulsory age limits for retirement for each class, and they shall determine the length of continuous service to be required to entitle a

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<sup>a</sup>This pension system was authorized by act of the Massachusetts legislature, approved May 24, 1909. The text of the law is given in Chapter IX of this report. This system is not yet in operation.

member to retire and receive an annuity regardless of age. The trustees shall adopt tables, approved by the state insurance commissioner and the state actuary, specifying the amount of annuity to be paid. The annuity is payable monthly for life and is in two forms—a regular life annuity, and a conditional annuity providing that in event of death before the payment of the annuity equals in amount the contributions for the annuity with interest thereon, the difference shall be paid to the legal representatives of the member.

Any member receiving an annuity shall receive in addition a monthly pension equal to the annuity, not including any optional additional annuity. This pension is paid from a reserve fund created and maintained by the company. Should a change be made in the rate of contribution of members for the regular annuities a proportionate change will be made in the contribution of the company for the corresponding pensions. For the pensioning of the present employees of the company it is provided that any member who completes the prescribed term of service of his class, or who reaches the age of retirement, and is retired, shall receive in addition to his payment from the annuity fund a monthly pension for life equal to the annuity to which he would have been entitled had the pension association been in existence and he a member thereof during his term of service for the company.

That part of the pension to present employees based on their service prior to the establishment of the system is paid from money appropriated monthly by the company, and the company reserves the right to increase or decrease that part of the pension derived from this source.

If a member has been in service 20 years his total annuity and pension, exclusive of any additional annuity, shall be increased if necessary by the company to make the yearly payment not less than \$200.

The funds of the association invested in personal property shall be exempt from taxation.

The rights of the member in the funds are exempt from bankruptcy and insolvency laws, and from execution, and can not be assigned.





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## **CHAPTER IV.**

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### **ESTABLISHMENT BENEFIT FUNDS.**



## CHAPTER IV.

### ESTABLISHMENT BENEFIT FUNDS.

#### INTRODUCTION.

This chapter covers funds paying money benefits in which the membership generally is limited to the employees of a local industrial establishment. The investigation of this class of funds is not exhaustive, as it was not practicable to make a complete census of the large number of funds in existence at the time the investigation was begun. The selection made, however, is believed to be representative of the various plans under which establishment funds are operated. This chapter presents the results of a study of 461 establishment benefit funds. The principal data obtained are presented in detail in a series of 12 tables beginning on page 429, the titles being as follows:

Table I.—Management of establishment funds, year each benefit was instituted, compulsory membership, and length of membership required to establish title to benefits, by industries.

Table II.—Classification of members in establishment funds having two or more classes of membership.

Table III.—Contributions of members and benefits paid in establishment funds.

Table IV.—Temporary disability benefits in establishment funds.

Table V.—Death benefits in establishment funds.

Table VI.—Permanent disability benefits in establishment funds.

Table VII.—Number of employees in establishment and membership of establishment funds.

Table VIII.—Receipts of establishment funds.

Table IX.—Sources and amount of income other than contributions of members in establishment funds.

Table X.—Disbursements of establishment funds.

Table XI.—Average annual income and average annual disbursements for benefits, administration, etc., per member, in establishment funds.

Table XII.—Cash on hand, total income, and total disbursements for benefits, administration, etc., of establishment funds, with averages per member.

The names and locations of the several establishments are not given, but each fund bears a number by which it may be traced through the several tables, so that any fund may be studied in its entirety. A part of the information gathered does not appear in the general tables, but such data, together with what appears in the tables, are summarized in the following text.

Of the 461 funds reported five only were instituted prior to 1871, 21 were instituted in the ten-year period 1871 to 1880, 100 in the period

1881 to 1890, 154 in the period 1891 to 1900, and 181 in the period 1901 to 1908. Some of the recently created funds were omitted and preference in selection was given to funds of longer experience. These figures are believed to be indicative, at least in a general way, of the increase in the number of establishment funds and of the growing importance of this phase of insurance in the industrial world.

The establishment funds like the railroad funds are under three classes of management. Three hundred and forty-one of the funds here presented are managed by the employees themselves, 32 by the employing establishments, and 88 by the employers and their employees jointly.

Less than half of the funds are incorporated societies. The reports presented are for a fiscal year of each fund, the years for 176 ending some time in the calendar year 1906, for 215 in 1907, and for 70 in 1908.

The two principal forms of benefits provided for by these establishment funds are temporary disability benefits and death benefits. The other benefits reported are for death of wife, death of dependents other than the wife, permanent disability, superannuation, and marriage.

Of the 461 funds, 265 pay both temporary disability and death benefits, 39 pay temporary disability benefits only, 13 pay death benefits only, and 2 pay superannuation benefits only. The remaining funds pay two or more of the several kinds of benefits.

The following table shows the kind or kinds of benefits paid by the several funds investigated, the management of the funds paying each benefit or combination of benefits, and the membership, by sex, at the close of the year covered:

NUMBER, MANAGEMENT, AND MEMBERSHIP OF ESTABLISHMENT FUNDS, BY KINDS OF BENEFITS PAID.

Benefit.	Funds managed—			Total funds.	Membership.		
	By employees.	By establishment.	Jointly.		Male.	Female.	Total.
Temporary and death.....	202	11	52	265	166,760	26,474	193,234
Temporary.....	30	5	4	39	13,058	346	13,404
Temporary, death, and death of wife.....	42	1	3	46	14,182	204	14,386
Temporary, permanent and death.....	13	8	15	36	49,145	297	49,442
Temporary, death, death of wife, and death of other dependent.....	18	1	6	25	17,844	1,567	19,411
Death.....	10	2	1	13	9,297	3,069	12,366
Temporary, permanent, death, and death of wife.....	7	.....	2	9	11,395	.....	11,395
Death, death of wife, and death of other dependent.....	9	1	3	13	4,521	304	4,825
Temporary, permanent, death, death of wife, and death of other dependent.....	6	.....	.....	6	1,824	.....	1,824
Temporary, death, death of wife, death of other dependent, and marriage benefit.....	1	.....	.....	1	90	440	530
Death, death of dependent other than wife.....	3	.....	.....	3	1,650	1,473	3,123
Temporary, permanent, superannuation, and death.....	.....	.....	1	1	2,067	.....	2,067
Temporary, permanent, superannuation, death, death of wife, and death of other dependent.....	.....	.....	1	1	16,553	.....	16,553
Superannuation.....	.....	2	.....	2	14	(1)	15
Permanent and superannuation.....	.....	1	.....	1	12	.....	12
Total.....	341	32	88	461	308,402	34,174	342,576

<sup>1</sup> Pensioners; not including 2, sex not reported.  
<sup>2</sup> Pensioners.

<sup>3</sup> Not including 2, sex not reported.

The following table, drawn from the one just preceding, shows the number of funds paying each separate kind of benefit, and the membership of such funds. Funds paying two or more kinds of benefits are counted under each kind of benefit paid.

NUMBER AND MEMBERSHIP OF ESTABLISHMENT FUNDS PAYING EACH KIND OF BENEFIT.

Benefit.	Number of funds.	Membership.
Temporary disability.....	429	322,246
Death of member.....	419	320,156
Death of member's wife.....	101	68,924
Death of other dependents.....	40	46,266
Permanent disability.....	54	81,293
Superannuation.....	5	18,638
Marriage.....	1	530

From the above figures it is seen that 429, or 93 per cent, of the 461 establishment funds pay temporary disability benefits, and that 322,246 members, or 94 per cent of the 342,578 embraced by the report, are covered by this form of benefit. A somewhat smaller number of funds pay death benefits, but the number of members covered thereby is larger than the number entitled to benefits in case of temporary disability. The limited application of the permanent disability and superannuation benefits is particularly noticeable. Only one fund was found paying a marriage benefit.

Funds paying temporary disability benefits do not necessarily pay for all forms of temporary disability. While by far the greater number pay for both sickness and accident, some pay for accident only; some only for accident on duty; some for sickness and for accident on duty; and some for sickness, and for accident not occurring on duty. The last-named condition was found in establishments in which accidents occurring while employees were on duty were provided for by a separate insurance scheme. Similar restrictions apply to death benefits and permanent disability benefits, as shown in the following table:

CAUSES FOR WHICH TEMPORARY DISABILITY, DEATH, AND PERMANENT DISABILITY BENEFITS ARE PAID BY ESTABLISHMENT FUNDS.

Cause for which benefits are paid.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
Temporary disability:				
Accident only.....	5	1	.....	6
Accident on duty only.....	13	20	18	51
Sickness and accident.....	291	5	50	355
Sickness, and accident on duty only.....	8	.....	7	15
Sickness, and accident not on duty.....	2	.....	.....	2
Total.....	319	26	84	429

## CAUSES FOR WHICH TEMPORARY DISABILITY, DEATH, AND PERMANENT DISABILITY BENEFITS ARE PAID BY ESTABLISHMENT FUNDS—Concluded.

Cause for which benefits are paid.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
<b>Death:</b>				
Accident only.....		1		1
Accident on duty only.....	6	17	11	34
Sickness and accident.....	304	5	68	377
Sickness, and accident on duty only.....	1	1	5	7
<b>Total.....</b>	<b>311</b>	<b>24</b>	<b>84</b>	<b>419</b>
<b>Permanent disability:</b>				
Accident only.....	8		2	10
Accident on duty only.....	4	8	14	26
Sickness and accident.....	14	1	3	18
<b>Total.....</b>	<b>26</b>	<b>9</b>	<b>19</b>	<b>54</b>

Although the reports are somewhat incomplete, a sufficient amount of data is at hand to justify the following statements: The funds investigated represent establishments having approximately 750,000 employees. Of this number 440,000 were in establishments where the funds were managed by employees, 90,000 where the funds were managed by the establishments, and 220,000 where the funds were managed jointly. At the close of the fiscal year the total membership in the funds was 342,578, one-tenth being females. Only 30 per cent of the employees in establishments, the funds connected with which are managed by the employees, are members of the funds, while the percentage in those managed by the establishments is 75 and in those managed jointly 66. During the year there was a change of practically one-third in the individual membership.

Of the number lost during the year 92 per cent left the service of the establishments, 5 per cent were dropped for nonpayment of dues, 1 per cent withdrew from the fund, and 2 per cent died. The small death loss undoubtedly is due to the changing membership, as well as to the fact that the membership is recruited from able-bodied working people. The total membership increased about 9 per cent during the year.

A total of 126 industries is represented by the 461 funds. Two hundred and forty-one funds are found under 14 industries, viz, agricultural implements, cotton goods, express company, furniture, iron and steel rolling mill, etc., machinery, mining coal, paper and pulp, pottery, printing and binding, railroad shops, shoes, street railways, and store employees. The remaining 220 funds are divided among 112 industries.

The largest six funds for which report is made are in Pennsylvania, and the industries represented are coal mining and iron and steel manufacturing. The total membership of the six funds is 83,634, or

24 per cent of the total membership in the 461 funds investigated. The distribution of the funds investigated, by geographical divisions and States, is shown in the following table:

NUMBER OF ESTABLISHMENT FUNDS INVESTIGATED, BY STATES AND GEOGRAPHICAL DIVISIONS.

State and geographical division.	Number of funds.	State and geographical division.	Number of funds.
<b>North Atlantic:</b>		<b>North Central—Concluded.</b>	
Connecticut.....	9	Michigan.....	21
Maine.....	1	Minnesota.....	8
Massachusetts.....	24	Missouri.....	14
New Hampshire.....	2	Ohio.....	44
New Jersey.....	36	Wisconsin.....	12
New York.....	69	Total.....	135
Pennsylvania.....	86		
Rhode Island.....	7	<b>South Central:</b>	
Vermont.....	1	Alabama.....	4
Total.....	245	Kentucky.....	9
		Louisiana.....	4
<b>South Atlantic:</b>		Mississippi.....	1
Delaware.....	2	Tennessee.....	4
District of Columbia.....	7	Total.....	22
Georgia.....	5		
Maryland.....	6	<b>Western:</b>	
North Carolina.....	1	California.....	3
South Carolina.....	2	Colorado.....	10
Virginia.....	6	Oregon.....	1
West Virginia.....	11	Utah.....	1
Total.....	40	Washington.....	4
		Total.....	19
<b>North Central:</b>		Total United States.....	461
Illinois.....	27		
Indiana.....	8		
Iowa.....	1		

## ADMINISTRATION.

The administration of the establishment funds differs greatly, varying from intrusting the entire operation to one individual to administration under a complex form of representative government.

Nearly two-thirds of the funds have managing boards, variously designated as an executive committee, executive board, board of trustees, etc., which have control of the affairs of the funds, or at least predominate in their management. These managing boards consist usually of from two to ten members, but some of them have a much larger membership, due to providing representation for occupations of members, departments of establishments, etc.

Of 282 funds reporting the composition of their managing boards there are 218 in which the members must be employees; 7 in which they must be establishment officials; 32 in which the managing board must consist of both employees and establishment officials, and 25 in which the members may be either. In 169 funds one or more officers of the fund are ex officio members of the managing board.

Of the 299 funds having managing boards there are 205 in which these boards are elected by the employees; in 40 they consist of certain officials or employees of the establishment designated by consti-



tutional provision; in 11 they are appointed by the president; in 17 part of the board is elected by employees and part appointed by the establishment; in 7 they are appointed by the establishment, and in the remaining 19 they are selected or designated in various other ways. In 75 per cent of the funds electing managing boards elections are held annually; in 16 per cent at stated periods, ranging from six months to three years, and in the remainder the terms of office are irregular.

The president in 24 funds must be an establishment official; in 338 funds this officer must be an employee, while in 29 the president may be either an employee or an establishment official. Sixty funds do not have the office of president, and in 10 no report was made as to eligibility to this office.

The president is elected by the members in 341 funds; by the managing board in 37; by delegates in 3, and by heads of departments of establishments in 2 funds; he is appointed by establishments in 10 funds; designated by constitutional provisions in 6, and in 2 no report as to the manner of election is made. Of the 60 funds which do not have the office of president 9 are managed by employees, 27 by establishments, and 24 jointly. Three hundred and fifty-five of the 461 funds have vice-presidents; of these 19 have two; two have three, and the remainder one only.

In 271 funds there is a secretary and also a treasurer, while in 55 the offices are merged into one, the secretary-treasurer. Sixty-eight funds each have a secretary, treasurer, and financial secretary; one has a secretary and a financial secretary; five, a treasurer and a financial secretary, and in one there is a president-treasurer.

The treasurer in 57 funds must be an establishment official; in 266 he must be an employee, and in 28 may be either an establishment official or an employee. Ninety-eight funds do not have the office of treasurer, and in 12 no report is made concerning this office.

Nominations for office, as a rule, are made in open meeting; a few funds require nominations to be made previous to the meetings at which elections are held. The prevailing method of conducting the elections is by balloting, but in several funds elections are by viva voce vote.

The number of funds managed by the employees in which any of the fund officers are also officers in the establishment is comparatively small. In the case of funds under joint management it is very common for officers in the establishments to hold important offices in the funds. The investigation disclosed cases in which the establishments let it be known unofficially to the employees that it would be very acceptable to them if certain of their officials were elected to hold important offices in the funds, and as a rule the employees

acted as the establishments indicated, accepting these hints or suggestions as practically mandatory.

The officers of many of the funds, especially the secretaries and treasurers, are paid small sums for their services. There are 307 funds which pay their officers directly from the treasury of the fund; in 36 the officers are paid by the establishments; in five they are paid by the fund and establishment jointly, and in a few the secretaries or treasurers are relieved from the payment of dues, assessments, etc., in lieu of salaries.

Bonds are required of officers in 286 funds in sums ranging from \$50 to \$20,000. In four funds the president is bonded; in 54 the secretary, and in 178 the treasurer; in 50, officers other than those specified are also bonded, namely, vice-president, financial secretary, secretary-treasurer, trustees, etc.

In 215 of the funds managed by employees the moneys are deposited in bank; in 29 they are deposited with the establishment; in several they are invested in building and loan associations or stocks and bonds, and in one, in the stock of the establishment. In 25 of the funds managed by the establishment, moneys are held by the establishment, in 4 deposited in bank, and 3 do not report on this point.

In 43 of the funds managed jointly the moneys are deposited in bank; in 29, held by the establishment, and in two, invested by or with the approval of the managing board. In one fund surplus moneys are invested in the stock of the establishment.

Generally disbursements are made on orders signed by one or more officers, by a managing board, by a relief committee, or by a finance committee. Sometimes the treasurers' checks must be countersigned by designated officers.

In nearly every fund accounts must be audited by a committee or the managing board, monthly, quarterly, semiannually, or annually, varying with the different funds. In two funds the auditing may occur at any time.

An inquiry on the subject disclosed the fact that very few funds have had an actuarial examination or have provision in their constitution for one.

Claims for benefits are passed upon by various officers, committees, and boards in the different funds. If a beneficiary is dissatisfied, most of the funds provide for an appeal, either to certain officers, to the managing board, or to the association itself.

In 58 funds the establishment guarantees the payments of the prescribed benefits; of these two are managed by the employees, 27 by the establishment, and 29 jointly. In 402 no guarantee is given; of these 339 are managed by employees, five by establishment, and 58 jointly. For one no report is made. In some of the funds the

guarantee is conditional, the conditions generally being the strict observance, by the members, of the rules governing the fund, the collection of dues by the establishment, the depositing of funds with the establishment, etc.

### MEMBERSHIP CONDITIONS.

Under this caption the five principal topics are: Voluntary or compulsory membership; requirements as to age and physical condition for entering the employ of the establishment and for gaining admission to the fund; exclusion from membership of certain classes of employees; treatment accorded members temporarily furloughed from the establishment; retention of membership after discharge or withdrawal from the establishment.

The following table shows the condition, in the 461 funds investigated, as to compulsory and voluntary membership:

NUMBER OF ESTABLISHMENT FUNDS IN WHICH MEMBERSHIP IS COMPULSORY AND VOLUNTARY.

Management of funds.	Funds in which membership is—		Pension funds.	Total funds.
	Compulsory.	Voluntary.		
Employees.....	18	323	.....	1341
Establishment.....	17	12	3	33
Jointly.....	35	53	.....	88
Total.....	70	388	3	461

<sup>1</sup> Including 1 establishment requiring only persons employed after organization of fund to join; 1 establishment in which employees 16 to 18 years old may or may not join for accident benefits; 1 establishment in which boys and girls and all employees before organization are excepted, and 2 establishments in which miners, loaders, and drivers are required to join.

<sup>2</sup> Including 1 establishment in which clerks are excepted; 1 establishment in which employees in transportation department only are required to join; 1 establishment requiring all employees in coal mine only, and 1 establishment requiring only those earning over \$1.25 per day to join.

<sup>3</sup> Includes 9 establishments, for which see notes to details.

While it is hardly to be expected that an establishment would compel its employees to become members of a benefit fund in which the establishment did not participate in the management, such condition was found in 18 instances. Membership was compulsory in 17 of the 32 funds managed by the establishment and in 35 of the 88 funds under joint management. Three of the funds under establishment management are pension funds, supported by the establishment, to which the question of compulsory membership does not apply.

The minimum age for employment is very generally regulated by law, the limit varying in the several States. At any point above this limit the establishment may place a limit of its own.

Of the 263 establishments for which the minimum age of employment was reported there is only one in which the minimum age is as low as ten years. Ten establishments report 12 years, 1 reports 13 years, 95 report 14 years, 15 report 15 years, 107 report 16 years, 2 report 17 years, 16 report 18 years, 1 reports 20 years, and 15 report 21 years. The minimum age depends, to a great extent, on the industry and the class of labor desired. A total of 188 establishments set no minimum age limit for employment, and for 10 report was not made.

The funds that fix a minimum age limit for membership frequently place it higher than do the establishments, evidently desiring to receive as members only regular and responsible wage workers. Of the 260 funds reporting the minimum age requirement, 2 taking in the children of adult members have a minimum of 5 and 7 years, respectively, 2 have a minimum of 10 years, 3 of 12 years, 2 of 13 years, 42 of 14 years, 14 of 15 years, 74 of 16 years, 5 of 17 years, 90 of 18 years, 3 of 20 years, and 23 of 21 years. There were 194 funds that had no minimum age limit, and for 7 the item was not reported.

Only 55 establishments reported a maximum age requirement as to employment. Two establishments do not take into their employment men over 35 years of age. One establishment fixes the maximum at 37, 1 at 39, 2 at 40, 13 at 45, 21 at 50, 3 at 55, 10 at 60, 1 at 62, and 1 at 65.

These 55 instances of restriction as to a maximum age for employment were in 26 of the 126 industries covered by the report. Fourteen of the 29 street railway companies reported had a maximum age limit for employment as follows: One at 35 years of age, 1 at 37, 2 at 40, 8 at 45, and 2 at 50.

While only 55 establishments reported a maximum age for employment, 177 of the establishment funds reported a maximum age for admission to membership as follows: One at 35 years, 1 at 37, 3 at 40, 37 at 45, 1 at 48, 73 at 50, 28 at 55, 28 at 60, 1 at 62, 3 at 65, and 1 at 70.

The majority of the funds, however, have no limitation as to the maximum age for admission to membership.

Medical examinations of applicants for membership are required by 85 funds, and 16 other funds provide that such examinations may be a condition if deemed necessary.

New employees of the establishment may gain membership in the benefit fund at once in 317 funds, other funds require a minimum period of employment, as shown in the following table.

**LENGTH OF EMPLOYMENT IN ESTABLISHMENT REQUIRED FOR EMPLOYEES TO  
BECOME ELIGIBLE TO MEMBERSHIP IN FUND.**

Minimum length of employment required.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
At once.....	1230	25	62	1317
3 days.....			2	2
10 days.....	1			1
13 days.....			1	1
30 days.....	15		3	18
60 days.....	4			4
90 days.....	1			1
1 week.....	4			4
2 weeks.....	8		1	9
4 weeks.....	9		2	11
6 weeks.....	1			1
1 month.....	22		4	26
2 months.....	4	1	2	7
3 months.....	26	2	10	38
6 months.....	10	1		11
2 years.....			1	1
Not reported.....	6			6
Pension funds.....		3		3
Total.....	341	32	88	461

<sup>1</sup> Two years by one fund having temporary disability and death benefits, if joining for temporary disability benefits only.

The table shows that eligibility to membership in the funds varies from the date of employment to two years thereafter. The question of the length of employment does not apply to the beginning of a service that will lead to a pension in the three pension funds. The length of service requisite to draw pensions is stated on page 426.

Nearly three-fourths of the funds exclude no employees of the establishment from membership, but the remaining funds exclude certain employees, as follows: Females are excluded by 54 funds, including four which exclude married women only; colored persons by 37; those not working in certain specified departments of the establishments by 18; those earning less than certain specified amounts by 15; those employed in certain specified occupations, usually the more hazardous ones, by 14; officers, superintendents, foremen, salaried men, and office force by 9; those not living within certain specified limits by 3; those not citizens of the United States by 2; those not belonging to a certain specified labor union by 1; those belonging to any labor union by 1; those of certain specified nationalities by 1; boys whose fathers are members by 1; apprentices by 1. Where two or more classes of employees are excluded the fund has been enumerated with each class.

In many of the funds it is only necessary for members furloughed or suspended from employment to continue contributions to be eligible to receive benefits; a few of these funds, however, require such members to remain in the same locality in order to retain benefit rights. As certain funds provide that payment will be made only for a disability that occurs while a person is on duty, it is evident that during a furlough or suspension from employment no benefits accrue to members in those funds.

In 187 funds benefit rights in their entirety or in part are retained under certain conditions after the member permanently leaves the establishment by discharge or by voluntary withdrawal, it being understood that the payment of contributions must be continued. In many instances strict provisions cover the right to such continuance, and these provisions and the benefit rights to which they relate are summed up in the following table:

CONDITIONS UNDER WHICH MEMBERS LEAVING THE EMPLOY OF THE ESTABLISHMENT AND CONTINUING PAYMENT OF CONTRIBUTIONS ARE ENTITLED TO BENEFITS.

Conditions under which members leaving the employ of the establishment and continuing payment of contributions are entitled to benefits.	Funds managed—			Total funds.
	By employees.	By establishments.	Jointly.	
Entitled to all rights of membership—				
Unconditionally	80		1	81
For 10 days	1			1
For 6 months	1			1
For 6 months, if on account of strike or lockout	1			1
For 6 months by not engaging in another occupation, provided a member 3 years	1			1
For 1 year	1			1
Until end of year	8			8
Until end of year by residing in prescribed locality	2			2
Until end of fiscal year	2			2
Until next semiannual dividend	1			1
Until next dividend, if discharged; for six months if leaving voluntarily	1			1
By obtaining membership card	1			1
By paying extra dues	2			2
By paying double dues in advance	1			1
By not engaging in certain occupations	1			1
By not engaging in hazardous occupations	2			2
By residing in prescribed locality	45		4	49
By residing in prescribed locality and not engaging in hazardous occupations	1			1
By residing in prescribed locality, provided a member for 3 months preceding	1			1
By residing in prescribed locality, provided an employee for 1 year preceding			1	1
By residing in prescribed locality and not engaging in liquor business, provided an employee 2 years			1	1
Provided a member 5 years preceding	2			2
Provided double dues are paid if engaging in more hazardous occupation	1			1
Provided an original member	1			1
Unless receiving pension from establishment, in which case sick benefits are not paid	1			1
Except to share in contributions made by establishment	1			1
Except to hold office	6			6
Except to hold office, provided not a female leaving establishment to marry	1			1
Except to vote and hold office	2			2
Except to vote, by not engaging in liquor business	1			1
By paying dues 2 months in advance	1			1
To end of month for which dues are paid			1	1
In lowest class only, provided a continuous employee of establishment since 1895 and continues to reside in present location			1	1
Entitled to death benefit—				
By paying death and expense assessments	1			1
By paying extra dues	1			1
Until January first following	1			1
By reporting monthly, provided an employee for 5 years and unable to work			1	1
Provided a member for 10 years and not employed			1	1
Entitled to minimum death benefits of class, provided a continuous employee for 1 year			1	1
Entitled to one-half death benefit and free medical advice for 6 months, provided a member 3 years; to full death benefit and free medical advice for 6 months, provided an employee 5 years and a member 3 years	1			1
Conditions not reported	1			1
Total	175		12	187

There are two items which cover almost 70 per cent of the funds indicated in this table. In 81 funds all rights to benefits are retained unconditionally, and in 49 by residing in prescribed locality.

A number of the funds supported in part by the establishment include in the blank application for membership, to be signed by the applicant, a clause providing that the acceptance of benefits from the fund shall operate as a release from all claims against the establishment for damages arising from death caused by injury while in the employ of the establishment, and that the rights to benefits shall be forfeited by the bringing of a suit. In a few instances the applicant signs an agreement that he will accept the benefit from the fund and that he will not bring suit against the establishment.

Where the release provision obtains the receipt for benefits signed by a beneficiary contains a release against any claim for damages against the establishment.

This subject is discussed in the chapter of this report relating to laws and court decisions.

### REVENUES.

The principal sources of revenue of establishment funds are fees, dues, and assessments from members. Two-thirds of the funds investigated have an entrance fee, and 60 per cent a fee for reinstatement; 92 per cent have regular dues, that is, stated amounts paid at stated times; and two-thirds have assessments, that is, payments irregular as to amount or as to time of payment.

Assessments are of two kinds, designated as ordinary and extraordinary assessments; the first designed to meet in whole or in part the normal expenses of the fund, and the second to be made for some special purpose, or in case of an emergency. The purpose of ordinary assessments generally is to pay benefit claims as they arise, or to keep a stated amount of money in hand to meet such claims. The assessments may be either for fixed per capita amounts levied at irregular times and producing variable total amounts, depending on the number of members, or for fixed total amounts, levied at either regular or irregular times, the per capita amount depending on the number of members. The income derived from the members, as specified above, is frequently supplemented by contributions from the employers.

The following table shows the means, other than entrance and reinstatement fees, adopted to obtain revenues, and whether or not the revenues derived from the members during the year were supplemented by contributions from the employers:

MEANS OTHER THAN ENTRANCE AND REINSTATEMENT FEES ADOPTED BY ESTABLISHMENT FUNDS TO OBTAIN REVENUES.

Means for obtaining revenue.	Funds managed—						Total funds.
	By employees.		By establish- ment.		Jointly.		
	With contri- butions of em- ployers.	With- out contri- butions of em- ployers.	With contri- butions of em- ployers.	With- out contri- butions of em- ployers.	With contri- butions of em- ployers.	With- out contri- butions of em- ployers.	
Dues and possible extraordinary assessments..	25	101	.....	.....	11	16	168
Dues, ordinary assessments, and possible ex- traordinary assessments.....	2	41	.....	.....	3	2	48
Ordinary assessments and possible extraordi- nary assessments.....	1	1	.....	.....	.....	.....	2
Dues and ordinary assessments.....	12	41	.....	.....	3	8	64
Ordinary assessments only.....	3	14	2	1	5	1	26
Dues only.....	30	60	7	18	21	17	153
Establishment maintains fund.....	.....	.....	14	.....	.....	21	55
Total.....	83	258	13	19	43	45	461

<sup>1</sup> Including 3 pension funds.

<sup>2</sup> Income from \$10,000 stock set aside by establishment for fund.

<sup>3</sup> Including 3 pension funds and one fund for which establishment has set aside \$10,000 stock to provide income.

<sup>4</sup> Including one fund for which establishment has set aside \$10,000 stock to provide income.

From the table it is seen that 153 funds receive only dues from their members, these dues being supplemented by contributions from the employers in 58 funds. A total of 163 funds obtain revenues from dues, and have provisions for the levying of extraordinary assessments; of these funds, 46 receive contributions from the establishments. Four funds, three of them pension funds, are maintained entirely by establishments, and one fund is maintained by the income from stock set aside by the establishment for that purpose.

The funds managed by the establishments with one exception only, 60 per cent of those managed jointly, and 20 per cent of those controlled by employees exact no entrance fee. Seventy-nine per cent of the remaining 305 funds which exact an entrance fee have the same fee for all members as follows: Twenty-four funds, 25 cents; 53, 50 cents; 96, \$1; 23, \$2; 7, \$3; 32, various fees ranging from 5 cents to \$10; 1, payment of one day's pay; 1, \$1.50 for death-benefit feature and \$1 for temporary benefit feature; 1, pro rata of amount in treasury; 1, 50 cents and dues for expired portion of semiannual dividend period; 1, 25 cents and pro rata of amount in treasury; and 1, value of shares on date of admission.



Sixty-four funds have classified entrance fees, the basis being wages in 29 funds, age in 25, length of employment in 3, whether journeymen or apprentices in 3, age and sex in 2, amount of benefit desired in 1, and old and new members in 1 fund which declares a dividend of the money on hand at the end of each year and begins financially anew. Some extreme ranges are reported; for example, one fund has fees ranging from \$2 to \$16, according to age. The highest fee, however, in one-half of these 64 funds does not exceed \$1.25. For complete details as to the entrance fees reference is made to Table III, page 448 et seq.

The following table shows the conditions by which an ex-member may regain his membership in the fund:

CONDITIONS UNDER WHICH EX-MEMBERS MAY BE REINSTATED IN ESTABLISHMENT FUNDS.

Reinstated on payment of—	Number of funds.
Reinstatement fee.....	119
Arrears of dues, assessments, fines, etc., at time dropped.....	79
Reinstatement fee and arrears.....	36
Arrears if reinstated within 12 months; reinstatement fee after 12 months.....	1
Reinstatement fee, if leaving employ of establishment; arrears if dropped.....	1
Arrears if reinstated within one year; terms of managing board after one year.....	1
Arrears if reinstated within 6 months; reinstatement fee after six months.....	1
Arrears and dues in advance as many days as in arrears.....	1
Dividends drawn at time of withdrawal if reinstated within 3 months.....	1
Dues and fines (of expelled members) due at time of expulsion; other persons reinstated as new members.....	1
Reinstatement fee; none for persons who were in good standing on leaving the employ of the establishment.....	1
Dues and assessments which would have been paid in case of continuous membership.....	1
Reinstatement fee and arrears if suspended for 3 months; arrears if suspended less than 3 months.....	1
Reinstatement fee and arrears if dropped for nonpayment of assessments; arrears only if dropped for leaving employ of establishment.....	1
Arrears including those accumulated from date when dropped from membership, but not to exceed 10 weeks.....	1
Reinstatement fee and arrears if reinstated within 6 months; as new members, after 6 months.....	1
Reinstatement fee or arrears.....	1
Reinstatement fee and 2 months' arrears.....	1
Conditions of reinstatement not reported.....	6
No reinstatement fee required.....	208
Total.....	461

The amount of the reinstatement fee varies in the several funds as shown in Table III, page 448 et seq.

Three hundred and twenty-six funds have but one class of members. In the remaining 135 funds there is a classification of the membership, each class paying a different rate of contribution, either in dues or assessments, or both. Eighty-nine funds have 2 classes; 27, 3 classes; 7, 4 classes; 5, 5 classes; 1, 6 classes; 3, 7 classes; 2, 8 classes; 1, 9 classes; and 1, 13 classes. This enumeration includes one duplication, one fund having 2 different classifications for different kinds of benefits.

The basis of classification is shown in the following table:

NUMBER OF FUNDS HAVING MORE THAN ONE CLASS OF MEMBERS, BY BASIS OF CLASSIFICATION.

Basis of classification.	Number of funds.
Age.....	16
Age and conjugal condition.....	1
Age and occupation.....	1
Age and physical condition.....	1
Amount of benefits desired.....	4
Adults and apprentices.....	1
Conjugal condition.....	1
Journemen and apprentices.....	2
Length of membership.....	1
Occupation.....	2
Occupation and wages.....	1
Sex.....	5
Sex and age.....	3
Sex and wages.....	3
Wages.....	92
Wages and age.....	1
Total.....	136

In 92 funds the members are classified solely by wages, and in 16 solely by age. In funds where a uniform per cent of wages is deducted, the members are not considered as classed in wage groups, and such funds do not appear in this table. Neither do funds collecting uniform contributions, but paying varying benefits, appear in this table.

The amount of the dues, to a great extent, depends on whether assessments are levied in addition, and also on the kind and amount of the benefits, and the length of time during which temporary disability benefits, if any, are paid. The dues, assessments, and kind and amount of benefits have such a variety of combinations that a summary introducing all of these items is not practicable. For such a study reference is made to Table III, page 448 et seq.

The following table shows the rate of dues per year collected by the funds having dues, and the number of these which have and which do not have provisions for collecting ordinary assessments. For funds having varying dues, according to classes of members, the extreme rates only are given in the table.

**RATE OF DUES IN ESTABLISHMENT FUNDS COLLECTING DUES AND NUMBER OF SUCH FUNDS WHICH HAVE AND WHICH DO NOT HAVE PROVISIONS FOR COLLECTING ORDINARY ASSESSMENTS.**

Dues.	Funds which do not collect ordinary assessments.	Funds which collect ordinary assessments.	Total funds.	Dues.	Funds which do not collect ordinary assessments.	Funds which collect ordinary assessments.	Total funds.
\$15.60 per year	1		1	\$9.00 to \$3.00 per year	2		2
\$13.00 per year	4	2	6	\$9.00 to \$1.80 per year	1		1
\$13.00 for each share, no member entitled to more than 8 shares	1		1	\$8.16 to \$1.08 per year	1		1
\$12.00 per year	7	9	16	\$7.80 to \$5.20 per year	1		1
\$10.40 per year	1		1	\$7.80 to \$3.00 per year	1		1
\$9.60 per year	1	1	2	\$7.80 to \$2.60 per year	1	1	2
\$9.00 per year	1	2	3	\$7.80 to \$1.30 per year	1		1
6 days' wages not to exceed \$9.00	1		1	\$7.20 to \$4.80 per year	1		1
\$8.00 per year	1		1	\$7.20 to \$3.60 per year	1		1
\$7.80 per year	1		1	\$7.20 to \$2.40 per year	1		1
\$7.20 per year	1	1	2	\$7.20 to \$1.20 per year	1		1
\$7.00 per year	1		1	\$6.24 to \$2.60 per year	1		1
\$6.50 per year	3	5	8	\$6.00 to \$3.00 per year	23	2	25
\$6.25 per year	1	1	2	\$6.00 to \$2.40 per year	1	1	2
\$6.20 per year	1		1	\$6.00 to \$1.80 per year	1		1
\$6.00 per year	58	22	80	\$6.00 to \$1.20 per year	1		1
\$5.50 per year	24	15	39	\$6.00 to \$0.60 per year	1		1
\$5.20 per year	3	2	5	\$5.40 to \$2.70 per year	1		1
\$4.80 per year	1		1	\$5.20 to \$2.60 per year	15	3	18
\$4.25 per year	3		3	\$5.20 to \$2.08 per year	1		1
\$4.20 per year	1		1	\$5.20 to \$1.30 per year	3		3
\$4.00 per year	1		1	\$5.20 to \$1.04 per year	1		1
\$3.90 per year	1		1	\$4.80 to \$3.00 per year	1	1	2
\$3.60 per year	3	5	8	\$4.80 to \$2.40 per year	4		4
\$3.25 per year	3		3	\$4.80 to \$1.20 per year	2		2
\$3.00 per year	53	20	73	\$4.50 to \$2.16 per year	1		1
\$2.60 per year	11	2	13	\$4.20 to \$1.80 per year	1	1	2
\$1.90 per year	1		1	\$4.00 to \$2.00 per year	1		1
\$1.80 per year	1		1	\$3.60 to \$2.40 per year	2		2
\$1.30 per year	4		4	\$3.60 to \$1.80 per year	1	1	2
\$1.20 per year	1		1	\$3.60 to \$1.04 per year	1		1
\$1.00 per year	1		1	\$3.60 to \$0.60 per year	1		1
50 cents per year	1		1	\$3.12 to \$1.04 per year	7		7
\$36.00 to \$9.00 per year	1		1	\$3.00 to \$1.56 per year	3		3
\$26.00 to \$2.60 per year	1		1	\$3.00 to \$1.50 per year	1	2	3
\$20.80 to \$2.60 per year	1		1	\$3.00 to \$1.20 per year	4		4
\$19.20 to \$13.20 per year	1		1	\$3.00 to \$0.60 per year	2	1	3
\$18.00 to \$7.20 per year	1	1	2	\$2.60 to \$1.30 per year	1		1
\$18.00 to \$6.00 per year	1		1	Empty powder kegs to \$1.80	2	1	3
\$15.60 to \$2.60 per year	1		1	1 1/2 per cent of wages	2		2
\$13.80 to \$6.00 per year	1		1	1 1/2 per cent of wages	3		3
\$12.00 to \$8.04 per year	1		1	1 per cent of wages	5		5
\$12.00 to \$6.00 per year	4		4	1 per cent of wages, not to exceed \$5.10	1		1
\$12.00 to \$1.80 per year	1		1	\$0.25 per week for 10 weeks	1	1	2
\$13.52 to \$5.20 per year	1		1	1 per cent of wages	1		1
\$10.40 to \$6.24 per year	1		1	1 per cent of wages to \$18.00	1	1	2
\$10.40 to \$5.20 per year	2		2	14 cents on each \$10 earned	1		1
\$10.40 to \$2.60 per year	1		1				
\$9.00 to \$6.00 per year	2		2				
\$9.60 to \$3.60 per year	1		1				
				Total	316	112	428

<sup>1</sup> Also \$1.80 for wife and \$1.20 for each child.

<sup>2</sup> Including one fund in which dues are \$9 if wife is insured; one, \$3 if amount on hand exceeds \$300.

<sup>3</sup> Including one fund in which, if dues exceed benefits, they may be reduced to not less than 25 cents per month or, when insufficient to meet obligations, they shall be increased to not more than \$1 per month.

<sup>4</sup> Including one fund in which dues are increased to 15 cents when amount on hand falls below \$500.

<sup>5</sup> Including one fund in which members who retain membership after leaving the employ of the establishment pay \$6 per year.

<sup>6</sup> Including one fund in which dues are \$4.80 when amount on hand is less than \$300; one, in which dues are paid by members other than miners (miners return empty powder kegs in lieu of dues); one, in which dues are \$6 for those who retain membership after leaving employ of establishment.

<sup>7</sup> Including one fund in which if the amount on hand falls below 50 cents per member dues shall be \$6 until amount on hand equals \$1 per member.

<sup>8</sup> Including one fund in which dues are 50 cents per month for six months for all new members.

<sup>9</sup> Miners return empty powder kegs in lieu of dues.

The above table shows that the rate of dues varies widely in the several funds. The rates most common are \$3 and \$6 per year. Other predominating rates are \$2.60, \$5.20, and \$12.

A total of 428 funds collect dues from their members. Of this number 112 collect ordinary assessments in addition to dues. About one-half of the 428 funds collecting dues have provision for levying extraordinary assessments.

Twenty-eight funds have ordinary assessments, but do not have dues and, as shown in a preceding table, 5 funds have neither dues nor assessments, but are maintained by donations or endowment from the establishment.

Of the 140 funds having ordinary assessments, 33 have assessments of \$1 each; 30, of 50 cents each; 18, of 25 cents each; 8, of various other single amounts ranging from 10 cents to \$2; 44, of 2 or more amounts, the rates varying according to class of membership or purpose of the assessment from 3 cents to \$2.50; and 7 funds in which fixed total amounts are collected from the membership, causing collections per capita to vary according to the number of members.

Two hundred and thirteen funds have a provision for extraordinary assessments, the purpose of which, either directly or indirectly, is to replenish funds, and these assessments may be for fixed amounts per capita or for a fixed total amount to be collected from the whole membership. In many of these funds the assessments are levied when the money in the treasury sinks to or falls below a stated minimum sum.

In some of the coal fields benefit funds, designated as "keg funds," have been established among the mine workers. These funds take their name from the fact that they are sustained principally from the rebates received from the return of the empty powder kegs. When a miner purchases a keg of powder he is also charged 10 cents for the keg, which is a tin receptacle in which the powder is inclosed, and the powder company allows a rebate of 8 cents on every empty keg returned in perfect condition.

Every miner who is a member of the fund is charged by the company with the number of kegs of powder taken out by him during the month, and a duplicate of this record is given by the company to the fund officer who has charge of the return of the kegs. Every miner is obliged to return monthly a number of empty kegs equal to the number of kegs of powder taken out by him during the month, or pay 10 cents for every keg that he is short.

All classes of mine workers are eligible to membership in the fund, those having no kegs to turn into the fund paying an equivalent in cash dues. These funds generally pay a sick, accident, and death benefit, and compare very favorably with other benefit funds which are sustained solely by cash dues.

These establishment funds are generally conducted by union men, the company having no part in their management. In many instances the companies have encouraged the establishment of these funds by building racks at their own expense at convenient points

on their property, where the kegs may be stored and easily collected for return to the powder company, and also by attending to the clerical work in reference to rebates. Several of these funds are included in this report, all among the establishment funds.

Sixteen funds provide for the reduction of dues under certain conditions; the general provision is that when the amount in the treasury reaches or exceeds a specified sum the reduction continues until a specified minimum amount is reached. In 5 funds the dues are reduced one-half; in 1, one-fourth; in 1, not less than one-half; in 9 the amount of reduction is not specified. In 8 funds there is provision for an increase of dues when the amount on hand is deemed insufficient to meet the obligations of the fund.

In some funds when the cash on hand is sufficient to meet demands, the collection of dues is omitted for a specified time. The circumstances under which the collection of dues is omitted are generally the same as those for which dues are reduced. Of the 60 funds which provide for such omission, 38 omit the collection of dues when the amount in the treasury reaches a certain sum, or a certain sum per capita, until the amount is reduced to a specified sum or a specified sum per capita.

One fund omits the collection of dues for two weeks preceding Christmas; 3, for one month when the amount in the treasury reaches a certain sum; 1, when the establishment has been closed for 30 days for lack of business; and in another fund the surplus is credited to members proportionately when the amount on hand exceeds a certain sum. There are 2 funds which omit the collection of dues when the establishment is not in operation, and in several the collection is omitted at the discretion of the managing board or finance committee.

Seven of the funds have provisions whereby members may receive additional benefits. In 1 members receive double benefits if double dues are paid from the time of admission. In 1 fund one or more additional death benefits of \$250 each may be taken by paying the corresponding additional dues according to age.

In 1 fund, if wages are over \$6 per week, members may receive double temporary disability benefits by paying double dues. In 1, by paying \$6 per year additional, married men secure medical attendance and medicine for wives and children. In 1 fund members earning more than \$10 per week may pay double dues and receive double benefits, while in another any member may pay double dues and receive double benefits. In 1 fund members under 45 years of age, by paying additional dues of 25 cents per month, secure an addition of \$300 to the death benefit.

A peculiar provision in the constitution of one of the mining funds investigated is as follows: "The establishment agrees to pay 20 per

cent of all funeral expenses, provided that the output of coal on the day of the funeral does not decrease more than 20 per cent, and if the full allotment of coal is loaded on the day of the funeral, the establishment agrees to pay the entire cost of the funeral."

Three hundred and forty-four of the funds have more or less of an income from sources other than the contributions of members; of this number 257 are managed by employees, 15 by establishments, and 72 jointly.

As shown in a preceding table, p. 399, 139 funds receive contributions of greater or less amount from the employing establishments. Interest on investments supplements the revenues in 241 funds, profits from entertainments in 115 funds, donations other than from employers in 15, sale of various articles in 10, and rent of shed, lunch counter, etc., in 5.

Inquiry was made to ascertain if any of the funds were, or had been, in such financial straits as to necessitate any extraordinary steps beyond the constitutional revenue provisions to meet deficiencies; 8 funds reported such steps necessary. One doubled dues for a short time because of an epidemic, 2 asked the establishment for donations, 3 borrowed money from the establishment, 1 borrowed money outside, and 1 increased dues.

Dues are paid weekly in 88 funds, monthly in 279, and yearly in 1; while in the remaining funds having dues the frequency of payment varies from two weeks to four months.

Sixty-nine per cent of the funds having dues and 50 per cent of those levying ordinary assessments collect them in advance. The following table shows the regulations of the funds regarding the collection of dues:

ESTABLISHMENT FUNDS REQUIRING AND THOSE NOT REQUIRING DUES TO BE PAID IN ADVANCE.

Payment of dues.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
Dues required to be paid in advance.....	228	10	58	296
Dues not required to be paid in advance.....	92	14	22	128
Not reported.....	2	1	1	4
No dues.....	19	7	7	33
Total.....	341	32	88	461

It will be observed, as already shown in table on page 399, that 33 funds do not collect dues, the revenues being obtained by other methods. Dues and assessments are collected in two ways, either by direct payment by the member to the fund, or by deduction from the wages by the paymaster of the establishment, who acts as a collecting agent for the fund.

The following table shows the number of funds collecting dues by each of these methods:

ESTABLISHMENT FUNDS IN WHICH DUES ARE COLLECTED BY EACH SPECIFIED METHOD.

Method of collecting dues.	Funds managed—			Total funds.
	By employees.	By establishments.	Jointly.	
Direct.....	222	1	11	234
By deduction from wages.....	92	21	66	179
Either direct or by deduction from wages.....	1			1
Not reported.....	7	3	4	14
No dues.....	19	7	7	33
Total.....	341	32	88	461

Regarding the payment of assessments it was found that they are paid direct in 60 per cent of the funds which levy them.

The table following shows the constitutional limitations placed on the levying of extraordinary assessments, as regards amount, frequency, etc., in the funds reporting provision for such assessments:

ESTABLISHMENT FUNDS REPORTING SPECIFIED CONSTITUTIONAL LIMITATIONS ON THE LEVYING OF EXTRAORDINARY ASSESSMENTS.

Limitations on the levying of extraordinary assessments.	Number of funds.
Not to exceed \$1 in any one month to replenish fund; none in case of death.....	1
Not to exceed 50 cents for the highest class; 25 cents for second class, and not more than twice in one year.....	2
Not to exceed \$1 in any one year.....	3
Not more than twice in one year.....	3
Not more than four in one month.....	1
Not less than 10 cents.....	1
Not less than 10 cents or more than 50 cents.....	2
Not to exceed 10 cents.....	2
Not to exceed 10 cents in any one month.....	1
From 10 cents to 25 cents.....	2
Not to exceed 25 cents and not more than twice in one year except by two-thirds vote of association.....	1
Not to exceed 25 cents in any one month or \$3 in one year.....	1
Not to exceed 25 cents per member.....	1
Not less than 25 cents per member.....	3
In no case to exceed 50 cents.....	7
Not more than 50 cents in any one month, nor more than \$3 in 12 months.....	4
Not to exceed 50 cents nor be levied more than twice in one year.....	4
Not to exceed 50 cents in any one month, or \$2 in any one year.....	1
Not to exceed 50 cents per month.....	6
Not to exceed 50 cents for first, second, and third classes, and 25 cents for fourth and fifth classes, and not more than twice in one fiscal year.....	1
Not to exceed 50 cents for highest class, 30 cents for second class, and 10 cents for third class, and not more than 3 in any one year.....	1
25 cents or 50 cents.....	1
Not to exceed 80 cents, 60 cents, 40 cents, and 20 cents, respectively, for first, second, third, and fourth classes, and not more than 3 in any one year.....	1
Not to exceed \$1 per member.....	4
Not to exceed weekly dues, and not more than four assessments in one year, unless ordered by two-thirds vote of the association.....	1
Monthly until general and death benefit funds exceed \$500 and \$150, respectively.....	1
Pro rata for amount of \$100.....	1
No two assessments in any one month and the amount not to exceed one month's dues.....	2
Not to exceed double the regular subscription, nor for more than 4 weeks.....	1
When funds are reduced to \$100 weekly assessments until fund amounts to \$300.....	1
Limited to pro rata of deficiency below \$150.....	1
Not to exceed the regular monthly dues of the class of which the deceased was a member.....	1
Bimonthly until funds exceed \$3 per capita.....	1
Not more than one a month.....	2
Not to exceed \$2 in any one year.....	1
Total.....	67

In 379 funds, or 82 per cent of the total number, contributions must be kept up, regardless of the difficulties incident thereto, to retain membership and its resultant benefit rights in the fund. Seven funds did not report regulations concerning contributions during receipt of benefits, and in five funds no contributions are required, as the funds are supported by the establishments.

Of the 449 funds reporting as to this regulation, only 70, or 16 per cent, remit contributions while members are receiving benefits, the contributions generally being deducted from the benefit payments. Of these funds 35 are managed by the employees, 10 by the establishments, and 25 jointly. All of these 70 funds, however, do not grant members complete exemption from the payment of contributions, a few reporting that relief is granted for only a limited time, and a few exempting from dues, but not from assessments, while one fund exempts a beneficiary from dues if no wages were earned in the current month and reduces dues one-half if not more than one week's time was made.

A few funds have provisions whereby members who have exhausted their temporary disability benefits and are yet unable to work are exempt from the payment of contributions and still retain their membership in the fund and their title to other benefits. The following are some of the special provisions for exemption found in operation: Relieved from payment, but if death follows dues are deducted from the death benefit; relieved from payment for 60 days; relieved from payment after first year of disability; relieved from payment if a member for 7 consecutive years.

A few funds report that under certain conditions members other than those disabled are, or may be, relieved from the payment of contributions. In some instances special action must be taken by the fund as a body to grant the exemption. Instances were found where the exemption is granted—when the member is furloughed from the establishment and not at work elsewhere; when out of work a certain length of time; when compelled to stop work by permanent disability or old age; when in misfortune. The exemption is sometimes limited to members who have held a consecutive membership of many years.

Of the 461 funds only 70 make refunds to members who withdraw from the fund. Of these, 49 are managed by the employees, 1 by the establishment, and 20 jointly.

The provisions for refunds are almost as numerous as the number of funds making them. A few of the more important provisions as to what a withdrawing member may receive are as follows: Pro rata share of money in treasury, pro rata share of money in treasury that was collected as dues, proportionate share of dividend declared at



end of quarter or year next succeeding, pro rata share of all assets, one-half amount paid as dues provided retiring member has never drawn benefits, one dollar from death fund if no death has occurred since last assessment, all dues paid in less the amount of benefits drawn, one-half of dues paid in less amount of benefits drawn, pro rata share of money in treasury if a member for a specified time, all dues paid to death fund, all contributions paid in advance at time of withdrawal, the original entrance fee, part of contributions paid in advance at time of withdrawal.

One hundred and nineteen of the funds which collect contributions of members in advance, by having them deducted from wages, do not allow members to remain in the fund after leaving the establishment. In these funds membership can not lapse. Three funds, collecting dues of the establishment employees in the above-stated manner, allow members to retain their membership after leaving the establishment. Such members pay directly to the fund, hence it is possible for their membership to lapse. In two funds only the membership of members furloughed from the establishment can lapse.

In a majority of the funds managed by the establishment and by the establishment and employees jointly, contributions are deducted in advance from wages, while this method of collection applies to only 10 per cent of the funds managed by the employees.

When members become in arrears in their contributions in funds in which such a condition may occur, they at once, or within a stated period, are considered as members in bad standing, and by the constitution of the fund are suspended from benefit rights. These members in bad standing may be dropped from membership as soon as they become such, or may be carried on the rolls for a time and then dropped. The final dropping of delinquent members may be either by automatic operation of the constitution or by the fund or its managing board in accordance with a constitutional provision.

In a considerable number of funds members become nonbeneficiary as soon as in arrears, but the majority of funds, however, do not make delinquent members nonbeneficiary until some time after the delinquency occurs. The period of leniency varies from three days to several months, the predominant periods being one month and two months. In a few funds the amount of the delinquency rather than the period of time governs the suspension of benefit rights.

The time members are carried on the rolls after suspension of benefit rights and before being dropped is generally short, and this regulation is found in comparatively few funds.

Regulations as to suspensions for arrears do not always apply equally to dues and to assessments; in a few instances a different

period of leniency is allowed. Regulations also differ in a few funds regarding members who are employees and those who are ex-employees of the establishment, but have been allowed to retain membership.

Some funds provide that notice must be given of delinquency before suspension of rights or dropping from the fund. The period of leniency is sometimes governed by whether the member is out of work or not. A few funds assess fines for delinquencies in the payment of contributions.

As a penalty for delinquency a number of funds provide that a member shall not become beneficiary again for a certain period after arrears are paid, the period ranging from one week to several months, four weeks being the predominating period, and a few funds require a delinquent member to pay for a time in advance in addition to paying arrears.

### TEMPORARY DISABILITY BENEFITS.

Temporary disability benefits are benefits intended to provide payments during a limited time for a disability incapacitating a person for work. This kind of benefit contemplates the ordinary temporary incapacity, but applies during the specified time to a permanent incapacity as well.

Temporary disability benefits are generally paid for both sickness and accident, but may be restricted to one of these two causes alone, as stated on page 389. Of the 461 funds investigated, 429 pay temporary disability benefits.

The amount of weekly benefit varies greatly in the several funds, being as low as 75 cents and as high as \$25. The predominant weekly rates are \$5 and \$6. The rate of benefit a fund attempts to pay is governed largely by the wages of the members. The purpose of these funds generally is to compensate only in part for the wages lost by reason of the disability. In some of the funds the benefit is a proportionate part of the wages, one-half or two-thirds, and in a very few instances the full amount.

Funds having two or more classes of members generally pay different rates of benefits to the several classes.

The greater number of the funds pay the same rate of benefit during the time for which payments are continued. Many, however, divide the time of payment into two or more periods, for which different and generally lower rates are paid in each succeeding period. In a very few instances the lower or lowest rate is paid in the first period, which usually is not to exceed one week.

The following table shows the rates of temporary disability benefits paid by the 429 funds. The range of rates paid is shown for the funds paying different rates to different classes of members:

TEMPORARY DISABILITY BENEFITS PAID BY ESTABLISHMENT FUNDS DURING EACH PERIOD.

Number of classes of members.	Benefit paid in—			Unit of payment.	Number of funds.
	First period.	Second period.	Third period.		
One.....	Full wages; accident. (One-half wages; sickness.				1
Do.....	\$10.50			Week	2
Do.....	10.20			do.	1
Do.....	10.00			do.	6
Do.....	9.00			do.	13
Do.....	7.50			do.	3
Do.....	\$7.50; accident. \$5.00; sickness.			do.	1
Do.....	7.00			do.	19
Do.....	6.00			do.	29
Do.....	5.50			do.	1
Do.....	5.25			do.	1
Do.....	5.00			do.	99
Do.....	4.00			do.	12
Do.....	3.00			do.	3
Do.....	( <sup>1</sup> )			do.	1
Do.....	10 cents per member.			do.	2
Do.....	Two-thirds of wages.				19
Do.....	One-half of wages.				6
Do.....	1.00			Day	7
Do.....	1.00			Working day	2
Do.....	.75			Day	1
Do.....	.71			do.	1
Do.....	( <sup>2</sup> )			do.	1
Do.....	25.00			Month	3
Two.....	( <sup>10</sup> )			Week	1
Do.....	\$9.00 and 5.00			do.	2
Do.....	8.00 and 4.00			do.	1
Do.....	7.50 and 5.00			do.	1
Do.....	7.00 and 4.20			do.	1
Do.....	7.00 and 3.50			do.	4
Do.....	6.00 and 4.00			do.	1
Do.....	6.00 and 3.00			do.	10
Do.....	5.00 and 3.00			do.	4
Do.....	5.00 and 2.50			do.	16
Do.....	5.00 and 2.00			do.	2
Do.....	4.00 and 2.00			do.	1
Do.....	1.00 and .60			Working day	1
Do.....	1.00 and .50			do.	5
Do.....	25.00 and 12.50			Month	1
Three.....	\$10.00 to 5.00			Week	1
Do.....	8.00 to 4.00			do.	1
Do.....	8.00 to 3.00			do.	1
Do.....	7.50 to 2.50			do.	3
Do.....	6.00 to 3.00			do.	2
Do.....	6.00 to 2.75			do.	1
Do.....	6.00 to 2.00			do.	1
Do.....	5.00 to 2.00			do.	1
Do.....	5.00 to 1.50			do.	1
Four.....	12.00 to 5.00			do.	1
Do.....	9.00 to 1.50			do.	1
Do.....	8.00 to 2.00			do.	1
Do.....	6.00 to 2.00			do.	1

<sup>1</sup> Including one fund which pays \$4 per week after member has drawn \$300 in benefits.

<sup>2</sup> Including one fund which pays \$5 per week to ex-employees.

<sup>10</sup> Including one fund which pays \$3 per week to members under 17 years of age, and two funds which pay an amount not to exceed \$5 per week, the amount to be fixed by the trustees.

<sup>11</sup> \$10, \$7.50, or \$5 per week, according to nature of accident.

<sup>12</sup> Not to exceed \$6.67 per week in one fund.

<sup>13</sup> Including one fund in which the amount must not exceed \$5 per week, one in which the amount must not exceed \$7.50 per week, and one in which, at the option of the managing board, a lump sum of \$150 may be paid in lieu of one-half of wages.

<sup>14</sup> Including one fund which also pays a lump sum equal to \$1 per member, if member was disabled by accident and is still disabled at end of benefit period.

<sup>15</sup> For four days' disability \$2; for five days \$4; for six days \$6; and \$1 per day each working day thereafter.

<sup>16</sup> Including one fund which pays \$20 to unmarried members.

<sup>17</sup> First class not to exceed \$1.2 for accident and \$6 for sickness. Second class not to exceed \$3 for accident and \$3.50 for sickness.

## TEMPORARY DISABILITY BENEFITS PAID BY ESTABLISHMENT FUNDS DURING EACH PERIOD—Continued.

Number of classes of members.	Benefit paid in—			Unit of payment.	Number of funds.
	First period.	Second period.	Third period.		
Four.....	\$5.00 to 2.00			Week.....	1
Do.....	<sup>1</sup> One-half of wages.				1
Five.....	25.00 to 5.00			Week.....	1
Do.....	15.00 to 5.00			do.....	1
Do.....	10.00 to 2.00			do.....	1
Do.....	8.00 to 1.00			do.....	1
Do.....	7.00 to 3.00			do.....	1
Six.....	12.00 to 2.00			do.....	1
Seven.....	15.00 to 2.50			do.....	1
Do.....	15.00 to 2.25			do.....	1
Do.....	1.25 to .50			Working day	1
Eight.....	25.00 to 2.50			Week.....	1
Nine.....	1.42 to .50			Working day	1
Thirteen.....	15.00 to 2.00			Week.....	1
One.....	\$10.50	\$8.00		do.....	1
Do.....	10.00	5.00		do.....	1
Do.....	8.00	4.00		do.....	1
Do.....	\$7.00; accident.	\$3.50; accident.		do.....	1
Do.....	\$5.00; sickness.	\$2.50; sickness.		do.....	1
Do.....	7.00	3.50		do.....	3
Do.....	7.00	3.00		do.....	1
Do.....	6.30	3.50		do.....	1
Do.....	6.00	6.00		do.....	1
Do.....	6.00	4.50		do.....	1
Do.....	6.00	4.00		do.....	1
Do.....	6.00	3.00		do.....	10
Do.....	5.00	5.00		do.....	1
Do.....	5.00	3.00		do.....	8
Do.....	5.00	2.50		do.....	14
Do.....	5.00	2.00		do.....	2
Do.....	5.00	1.00		do.....	1
Do.....	4.00	5.00		do.....	1
Do.....	4.00	2.00		do.....	2
Do.....	3.00	7.00		do.....	1
Do.....	3.00	6.00		do.....	1
Do.....	3.00	3.00		do.....	1
Do.....	2.50	5.00		do.....	3
Do.....	2.00	7.00		do.....	1
Do.....	2.00	5.00		do.....	1
Do.....	2.00	4.00		do.....	1
Do.....	2.00	.50		do.....	1
Do.....	1.00	10.00		do.....	1
Do.....	1.00	5.00		do.....	4
Do.....	One-half of wages.	One-third of wages			1
Do.....	<sup>2</sup> One-half of wages.	<sup>1</sup> One-fourth wages			1
Do.....	.75	.50		Working day	1
Two.....	\$11.00 and 6.00	\$5.50 and 3.00		Week.....	1
Do.....	10.00 and 2.50	( <sup>4</sup> )		do.....	1
Do.....	7.50 and 5.00	5.00 and 3.00		do.....	1
Do.....	6.00 and 4.00	4.00 and 2.66 <sup>3</sup>		do.....	1
Do.....	6.00 and 3.00	3.00 and 1.50		do.....	6
Do.....	5.00 and 3.00	3.00 and 2.00		do.....	1
Do.....	5.00 and 2.50	2.50 and 1.25		do.....	4
Do.....	4.50 and 2.25	9.00 and 4.50		do.....	1
Do.....	3.00 and 1.50	6.00 and 3.00		do.....	2
Do.....	3.00 and 1.50	7.00 and 3.50		do.....	1
Two.....	2.50 and 2.50	6.00 and 4.00		do.....	1
Do.....	2.50 and 1.25	8.00 and 2.50		do.....	1
Do.....	1.00 and .50	3.00 and 1.50		do.....	1
Three.....	14.00 to 3.50	7.00 to 1.75		do.....	1
Do.....	5.00 to 1.25	2.50 to .62 <sup>5</sup>		do.....	3
Do.....	2.50 to .75	5.00 to 1.50		do.....	2
Do.....	1.00 to .50	.50 to .25		Day.....	1
One.....	<sup>6</sup> 9.00	9.00		Week.....	1
Do.....	7.50	3.75	<sup>6</sup> 5.00	do.....	1
Do.....	6.00	10.00	2.00	do.....	1
Do.....	6.00	5.00	5.00	do.....	1
Do.....	6.00	4.00	4.00	do.....	1
Do.....	6.00	4.00	10.00	( <sup>7</sup> )	1
Do.....	6.00	3.00	2.00	Week.....	1
Do.....	5.00	10.00	5.00	do.....	1

<sup>1</sup> Not to exceed \$5 per week.<sup>2</sup> In this fund members who have drawn \$250 shall not thereafter be allowed more than \$3 per week.<sup>3</sup> Not to exceed \$10 per week.<sup>4</sup> Not reported.<sup>5</sup> Car fare and \$1 for association physician's certificate deducted from first week's benefit.<sup>6</sup> Fourth period \$5 per week.<sup>7</sup> First and second periods weekly. Third period monthly.

TEMPORARY DISABILITY BENEFITS PAID BY ESTABLISHMENT FUNDS DURING  
EACH PERIOD—Concluded.

Number of classes of mem- bers.	Benefit paid in—			Unit of payment.	Num- ber of funds.
	First period.	Second period.	Third period.		
One .....	5.00	3.50	2.50	Week .....	1
Do.....	5.00	3.00	2.00	do.....	13
Do.....	5.00	3.00	1.00	do.....	1
Do.....	5.00	2.50	1.00	do.....	2
Do.....	4.00	3.00	2.00	do.....	1
Do.....	2.50	5.00	* 7.50	do.....	1
Do.....	1.00	7.00	4.00	do.....	1
Do.....	1.00	4.00	5.00	do.....	1
Two .....	7.00 and 3.50	3.50 and 1.75	2.50 and 1.25	do.....	1
Do.....	6.00 and 3.00	3.00 and 1.50	1.50 and .75	do.....	1
Do.....	5.00 and 3.00	4.00 and 2.00	3.00 and 1.00	do.....	1
Do.....	5.00 and 2.50	3.00 and 1.50	2.00 and 1.00	do.....	1
Do.....	4.00 and 2.00	3.00 and 1.50	4.00 and 2.00	do.....	1
Do.....	2.50 and 1.25	7.00 and 3.50	5.00 and 2.50	do.....	1
Three.....	5.00 to 2.00	7.50 to 2.00	10.00 to 2.00	do.....	1
Eight.....	10.00 to 3.00	7.50 to 2.25	* One-half rate 1st per.	do.....	1
Total.....					429

\* Including one fund which has a fourth period at \$1 per week.

\* Fourth period one-fourth rates of first period.

No summary of benefit rates is given by industries. Such a summary would be so long and complex that the data can be obtained almost as readily from the table of details, page 448 et seq.

The period for which benefits are paid applies to some definite general limitation; for example, payment may be made not to exceed 13 weeks in one year, or not to exceed 10 weeks for one disability. Where the general limitation permits it is possible for members having protracted cases of disability extending over several years to draw benefits for the specified period or periods in each year for several succeeding years. When payments may be made for a certain period in one year, the period may be applied to a number of separate cases of disability a person may suffer up to the limit of the period. In like manner when the period refers to one disability, claim may be made for succeeding disabilities as they may occur.

The following table shows the length of the period or periods during which temporary disability benefits may be paid by the several funds:

PERIODS FOR WHICH TEMPORARY DISABILITY BENEFIT PAYMENTS ARE MADE BY ESTABLISHMENT FUNDS.

[A few funds do not report the general limit in which the periods of temporary disability are allowed; these periods reported have been construed as representing the period in one year. For example: One fund reports that temporary disability benefits are paid for 26 weeks; this is interpreted as meaning 26 weeks in one year.]

First period.	Second period.	Third period.	Total period.	Number of funds.
30 working days in 1 yr.			30 working days in 1 yr.	1
60 days in 1 year			60 days in 1 year	4
60 working days in 1 yr.			60 working days in 1 yr.	1
70 days in 1 year			70 days in 1 year	1
72 days, 1 disability			72 days, 1 disability	1
80 days in 1 year			80 days in 1 year	1
84 days, 1 disability			84 days, 1 disability	1
90 days in 1 year			90 days in 1 year	6
90 days, 1 disability			90 days, 1 disability	1
100 days in 1 year			100 days in 1 year	2
100 working days in 1 yr			100 working days in 1 yr.	1
5 weeks in 1 year			5 weeks in 1 year	2
6 weeks in 1 year			6 weeks in 1 year	9
6 weeks in 6 months			6 weeks in 6 months	1
6 weeks, 1 disability			6 weeks, 1 disability	2
7 weeks in 1 year			7 weeks in 1 year	1
8 weeks in 1 year			8 weeks in 1 year	9
8 weeks, 1 disability			8 weeks, 1 disability	1
8 weeks, 1 disability or in 1 year.			8 weeks, 1 disability or in 1 year.	1
10 weeks in 1 year			10 weeks in 1 year	31
10 weeks, 1 disability			10 weeks, 1 disability	5
12 weeks in 1 year			12 weeks in 1 year	23
12 weeks in 6 months			12 weeks in 6 months	1
12 weeks, 1 disability			12 weeks, 1 disability	3
12 weeks, 1 disability or in 1 year.			12 weeks, 1 disability or in 1 year.	2
13 weeks in 1 year			13 weeks in 1 year	60
13 weeks, 1 disability			13 weeks, 1 disability	12
13 weeks, 1 disability or in 1 year.			13 weeks, 1 disability or in 1 year.	2
( <sup>9</sup> )			( <sup>9</sup> )	1
( <sup>9</sup> )			( <sup>9</sup> )	2
14 weeks in 1 year			14 weeks in 1 year	2
14 weeks, 1 disability			14 weeks, 1 disability	1
15 weeks in 1 year			15 weeks in 1 year	6
15 weeks, 1 disability			15 weeks, 1 disability	1
16 weeks in 1 year			16 weeks in 1 year	5
16 weeks, 1 disability			16 weeks, 1 disability	8
17 weeks in 1 year			17 weeks in 1 year	1
17 weeks, 1 disability			17 weeks, 1 disability	1
18 weeks in 1 year			18 weeks in 1 year	4
20 weeks in 1 year			20 weeks in 1 year	4
20 weeks, 1 disability			20 weeks, 1 disability	1
20 weeks, 1 disability or in 1 year.			20 weeks, 1 disability or in 1 year.	1
24 weeks in 1 year			24 weeks in 1 year	2
25 weeks in 1 year			25 weeks in 1 year	1
25 weeks, 1 disability			25 weeks, 1 disability	1
26 weeks in 1 year			26 weeks in 1 year	26
26 weeks, 1 disability			26 weeks, 1 disability	13
26 weeks, 1 disability or in 1 year.			26 weeks, 1 disability or in 1 year.	1
28 weeks, 1 disability			28 weeks, 1 disability	1
33 weeks in 1 year			33 weeks in 1 year	1
39 weeks, 1 disability			39 weeks, 1 disability	1
50 weeks in 1 year			50 weeks in 1 year	1
52 weeks in 1 year			52 weeks in 1 year	11
52 weeks, 1 disability			52 weeks, 1 disability	5
2 months in 1 year			2 months in 1 year	1
3 months in 1 year			3 months in 1 year	2
3 months, 1 disability			3 months, 1 disability	6
4 months in 1 year			4 months in 1 year	2
4 months, 1 disability			4 months, 1 disability	3

<sup>1</sup> Unless further disability be caused by accident.

<sup>2</sup> In one fund not to exceed 15 weeks in calendar year.

<sup>3</sup> Thirteen weeks, 1 disability, or in 1 year for chronic disease.

<sup>4</sup> Thirteen weeks, 1 disability, but not more than 26 weeks in 1 year

<sup>5</sup> In one fund, not entitled to benefit for more than 24 weeks in 1 year.

## PERIODS FOR WHICH TEMPORARY DISABILITY BENEFIT PAYMENTS ARE MADE BY ESTABLISHMENT FUNDS—Continued.

First period.	Second period.	Third period.	Total period.	Number of funds.
8 months in 1 year.....			8 months in 1 year.....	1
Until able to resume work.....			Until able to resume work.....	2
Unlimited.....			Unlimited.....	3
Not reported.....			Not reported.....	1
(1)			(1)	1
(2)			(2)	1
(3)			(3)	1
36 working days, 1 disability.....	64 working days, 1 disability.....		90 working days, 1 disability.....	1
1 week in 1 year.....	8 weeks in 1 year.....		9 weeks in 1 year.....	2
1 week in 1 year.....	9 weeks in 1 year.....		10 weeks in 1 year.....	2
1 week, 1 disability.....	9 weeks, 1 disability.....		10 weeks, 1 disability.....	41
1 week in 1 year.....	10 weeks in 1 year.....		11 weeks in 1 year.....	1
1 week in 1 year.....	11 weeks in 1 year.....		12 weeks in 1 year.....	1
1 week in 1 year.....	12 weeks in 1 year.....		13 weeks in 1 year.....	46
1 week, 1 disability.....	12 weeks, 1 disability.....		13 weeks, 1 disability.....	3
1 week in 1 year.....	13 weeks in 1 year.....		14 weeks in 1 year.....	1
1 week in 1 year.....	24 weeks in 1 year.....		25 weeks in 1 year.....	1
1 week in 1 year.....	25 weeks in 1 year.....		26 weeks in 1 year.....	2
1 week, 1 disability.....	25 weeks, 1 disability.....		26 weeks, 1 disability.....	1
1 week in 1 year.....	4 months in 1 year less first week.....		4 months in 1 year.....	1
4 weeks in 1 year.....	3 weeks in 1 year.....		7 weeks in 1 year.....	1
4 weeks in 1 year.....	(9)		(12 wks. in 1 yr., accident)	1
6 weeks, 1 disability.....	6 weeks, 1 disability.....		(10 wks. in 1 yr., sickness)	1
6 weeks in 1 year.....	20 weeks in 1 year.....		12 weeks, 1 disability.....	41
7 weeks in 1 year.....	6 weeks in 1 year.....		26 weeks in 1 year.....	1
8 weeks in 1 year.....	8 weeks in 1 year.....		13 weeks in 1 year.....	1
10 weeks in 1 year.....	5 weeks in 1 year.....		16 weeks in 1 year.....	1
10 weeks in 1 year.....	10 weeks in 1 year.....		15 weeks in 1 year.....	1
10 weeks in 1 year.....	20 weeks in 1 year.....		20 weeks in 1 year.....	4
12 weeks in 1 year.....	3 weeks in 1 year.....		30 weeks in 1 year.....	1
12 weeks in 1 year.....	12 weeks in 1 year.....		15 weeks in 1 year.....	1
13 weeks, 1 disability.....	4 weeks, 1 disability.....		24 weeks in 1 year.....	3
13 weeks in 1 year.....	13 weeks in 1 year.....		17 weeks, 1 disability.....	71
13 weeks, 1 disability.....	13 weeks, 1 disability.....		26 weeks in 1 year.....	26
13 weeks, 1 disability or in 1 year.....	13 weeks, 1 disability or in 1 year.....		26 weeks, 1 disability.....	1
13 weeks in 1 year.....	Until able to resume work.....		26 weeks, 1 disability or in 1 year.....	1
15 weeks in 1 year.....	15 weeks in 1 year.....		Unlimited.....	1
15 weeks, 1 disability.....	15 weeks, 1 disability.....		30 weeks in 1 year.....	1
16 weeks, 1 disability.....	8 weeks, 1 disability.....		30 weeks, 1 disability.....	1
16 weeks in 1 year.....	10 weeks in 1 year.....		24 weeks, 1 disability.....	41
16 weeks in 1 year.....	16 weeks in 1 year.....		26 weeks in 1 year.....	1
26 weeks in 1 year.....	14½ weeks in 1 year.....		32 weeks in 1 year.....	1
26 weeks in 1 year.....	26 weeks in 1 year.....		40½ weeks in 1 year.....	1
26 weeks, 1 disability.....	10 weeks, 1 disability.....		52 weeks in 1 year.....	8
26 weeks, 1 disability.....	26 weeks, 1 disability.....		36 weeks, 1 disability.....	1
28 weeks, 1 disability.....	Not reported.....		52 weeks, 1 disability.....	2
30 weeks, 1 disability.....	30 weeks, 1 disability.....		Not reported.....	1
37½ weeks in 1 year.....	60 weeks in 1 year.....		60 weeks, 1 disability.....	1
52 weeks in 1 year.....	Unlimited.....		87½ weeks.....	1
3 months in 1 year.....	6 weeks in 1 year.....		Unlimited.....	2
3 months, 1 disability.....	3 months, 1 disability.....		3 mos. and 6 wks. in 1 yr.....	1
4 months in 1 year.....	4 months in 1 year.....		6 months, 1 disability.....	1
4 months, 1 disability.....	4 months, 1 disability.....		8 months in 1 year.....	3
1 week in 1 year.....	1 week in 1 year.....	8 weeks in 1 year.....	8 months, 1 disability.....	1
1 week in 1 year.....	1 week in 1 year.....	11 weeks in 1 year.....	10 weeks in 1 year.....	1
1 week in 1 year.....	5 weeks in 1 year.....	4 weeks in 1 year.....	13 weeks in 1 year.....	1
1 week in 1 year.....	10 weeks in 1 year.....	16 weeks in 1 year.....	10 weeks in 1 year.....	1
1 week in 1 year.....	13 weeks in 1 year.....	27 weeks in 1 year.....	26 weeks in 1 year.....	1
1 week, 1 disability.....	25 weeks, 1 disability.....	12 weeks in 1 year.....	26 weeks in 1 year.....	2
2 weeks, 1 disability.....	10 weeks, 1 disability.....	26 weeks, 1 disability.....	52 weeks, 1 disability.....	1
6 weeks in 1 year.....	4 weeks in 1 year.....	(10)	See periods 1, 2, and 3.....	1
		11 weeks in 1 year.....	21 weeks in 1 year.....	1

1 Three consecutive weeks, 30 days intervening; 3 more consecutive weeks, not more than 6 weeks in 1 year.

2 Four dollars per week until benefit amounts to \$125 highest class and \$2 per week until benefits amount to \$62.50 second class.

3 One-half wages until benefit amounts to \$150.

4 Not entitled to benefits for more than 13 weeks in 1 year.

5 In one fund, not entitled to more than 26 weeks during membership.

6 Second period, for accident on duty 8 weeks in 1 year; for sickness, 6 weeks in 1 year.

7 Second period is allowed only after 13 weeks from end of first period of benefit.

8 One fund allows 26 additional weeks for disability from accident if accident follow sickness.

9 Not entitled to benefit for more than 24 weeks in 1 year.

10 Third period, for as many months as necessary to equal three times the amount paid as dues, plus \$2 per year for each year's membership for those who have been members 5 years and over.

## PERIODS FOR WHICH TEMPORARY DISABILITY BENEFIT PAYMENTS ARE MADE BY ESTABLISHMENT FUNDS—Concluded.

First period.	Second period.	Third period.	Total period.	Number of funds.
12 weeks, 1 disability...	12 weeks, 1 disability...	12 weeks, 1 disability...	26 weeks, 1 disability...	1
13 weeks in 1 year.....	13 weeks in 1 year.....	26 weeks in 1 year.....	52 weeks in 1 year.....	1
13 weeks in 1 year.....	13 weeks in 1 year.....	To end of disability.....	Unlimited.....	1
13 weeks, 1 accident.....	13 weeks, 1 accident.....	Until recovery.....	Unlimited.....	1
(1)	(1)	(1)	See periods 1, 2, and 3.....	1
16 weeks in 1 year.....	16 weeks in 1 year.....	16 weeks in 1 year.....	48 weeks in 1 year.....	1
16 weeks in 1 year.....	26 weeks in 1 year.....	To end of disability.....	Unlimited.....	1
26 weeks in 1 year.....	26 weeks in 1 year.....	52 weeks in 1 year.....	2 years.....	1
26 weeks in 1 year.....	26 weeks in 1 year.....	Indefinite.....	Unlimited.....	1
26 weeks, 1 disability.....	26 weeks, 1 disability.....	To end of disability.....	Unlimited.....	1
3 months in 1 year.....	3 months in 1 year.....	6 months in 1 year.....	1 year.....	1
3 months in 1 year.....	3 months in 1 year.....	18 months in 1 year.....	2 years.....	1
3 months, 1 disability.....	3 months, 1 disability.....	Until recovery.....	Unlimited.....	1
1 week in 1 year.....	1 week in 1 year.....	1 week in 1 year <sup>4</sup> .....	13 weeks in 1 year.....	1
43 weeks in 1 year.....	13 weeks in 1 year.....	13 weeks in 1 year <sup>5</sup> .....	1 year.....	1
13 weeks in 1 year.....	13 weeks in 1 year.....	13 weeks in 1 year <sup>6</sup> .....	Unlimited.....	1
13 weeks in 6 months.....	13 weeks in next 6 mos.	13 weeks in 3d year <sup>7</sup> .....	52 weeks in 3 years.....	1
Total.....				429

<sup>1</sup> First period, 13 weeks, 1 disability or during membership.<sup>2</sup> Second period, 26 weeks, 1 disability or during membership if residing in city; 182 weeks, 1 disability or during membership if residing out of city.<sup>3</sup> Third period, 156 weeks for 1 disability or during membership if residing in city.<sup>4</sup> Fourth period, 10 weeks in 1 year.<sup>5</sup> Fourth period, 13 weeks in 1 year.<sup>6</sup> Fourth period to end of disability.<sup>7</sup> Fourth period, 13 weeks in 3d year.

The periods differ so materially in the several funds that no one-period limitation can be quoted as predominant, but 13 weeks is the period occurring more often than any other. In a very few instances only is there no limit to the time for which temporary disability benefits may be paid. In 44 funds the benefit period may be extended or donations may be made. In 8 of these the length of the extension is specified, ranging from 2 to 26 weeks.

Of the 429 funds which pay temporary disability benefits, 59 pay from the beginning of the disability, unconditionally, the remainder having various regulations on this point which are shown in the following table:

## DAYS AT BEGINNING OF DISABILITY FOR WHICH TEMPORARY DISABILITY BENEFITS ARE NOT PAID, IN ESTABLISHMENT FUNDS.

Days at beginning of disability for which benefits are not paid.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
Fourteen.....	1			1
Fourteen for sickness, unless changed to 7 by managing board; none for accident.....	1			1
Ten for sickness; none for accident.....			1	1
Eight.....		1		1
Seven.....	118	2	18	138
Seven for sickness; none for accident.....	13		6	19
Seven; none for severe accident.....		1		1
Seven for sickness and accident off duty; none for accident on duty.....	8			8
Seven for sickness; none for accident; not paid for disability of less than 7 days.....	3			3
Seven for sickness; none for accident; not paid for fraction of week.....	1			1



## DAYS AT BEGINNING OF DISABILITY FOR WHICH TEMPORARY DISABILITY BENEFITS ARE NOT PAID, IN ESTABLISHMENT FUNDS—Concluded.

Days at beginning of disability for which benefits are not paid.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
Seven; none for disability of 14 days and over.....	1			1
Seven; none for disability of 20 days and over.....			1	4
Seven; none for disability of 3 weeks and over.....	3		1	3
Seven; none for disability of 4 weeks and over.....	3			1
Seven; none for disability of 1 month and over.....	1			1
Seven for sickness; none for accident, or for sickness of 4 weeks and over.....	1			1
Seven; none for disability of 5 weeks and over.....	2			2
Seven for sickness of less than 30 days; none for accident, or for sickness of 30 days and over.....	1			1
Seven for sickness; 2 for accident; none for sickness, or accident of 2 weeks and over.....			2	2
Seven; trustees may by two-thirds vote allow benefits for first 7 days for accident of 5 weeks and over.....			1	1
Seven; not paid for fraction of week of 2 days or less.....	1			1
Seven; not paid for disability of less than 14 days.....	2			2
Seven; not paid for less than 14 days or for fraction of week.....	2			2
Seven; 2 weeks from date of notice if member fails to notify secretary within 1 week of beginning of disability.....	1			1
Seven for sickness or for accident of less than 3 weeks which leaves no external mark; none for accident producing external mark, or for accident of 3 weeks and over which leaves no external mark.....			1	1
Seven for sickness; 1 for accident.....	1			1
Seven for sickness; 1 for accident; not paid for disability of less than 7 days.....	1			1
Six.....	1			1
Six working days.....	3		1	4
Six working days; not paid for less than 12 working days.....	1			1
Six for sickness; none for accident.....	1			1
Six for sickness and accident off duty; none for accident on duty.....	1	1	1	3
Five.....	1		1	2
Five; not paid for less than 7 days.....			1	1
Four.....	2		1	3
Four; none for disability of 20 days and over.....			1	1
Three.....	7	1	3	11
Three working days.....	1			1
Three; not paid for less than 10 days.....	2			2
Three; not paid for less than 10 days or for fraction of week.....	1			1
Three for sickness; none for accident.....	1		1	2
Three for sickness; none for accident on duty.....			2	2
Three and one-half for sickness; none for accident.....			1	1
Two for sickness; none for accident.....			1	1
Two; none for disability of 1 week and over.....	1			1
One.....	1		1	2
None.....	37	17	5	59
None; not paid for disability of less than 2 days.....			2	2
None; not paid for disability of less than 3 days.....	2			2
None; not paid for disability of less than 3 working days.....			1	1
None; not paid for disability of less than 4 days.....	1			1
None; not paid for disability of less than 5 days.....	1			1
None; not paid for disability of less than 6 days.....	2		2	4
None; not paid for disability of less than 6 working days.....	3		1	4
None; not paid for disability of less than 7 days.....	64	3	21	88
None; not paid for disability of less than 7 days, nor for fraction of week.....	8		2	10
None; not paid for disability of less than 8 days.....	2			2
None; not paid for disability of less than 10 days.....	1			1
None; not paid for disability of less than 14 days.....	10		1	11
None; not paid for disability of less than 14 days, nor for fraction of week.....	3		1	4
None; not paid for sickness of less than 6 days.....	2			2
None for accident leaving visible mark or satisfactory proof; 7 for accident not leaving visible mark and not proven, or for sickness.....			1	1
Total.....	319	26	84	429

One hundred and seventy-nine of the 429 funds provide that members are eligible to temporary disability benefits as soon as they join the fund. This number includes 88 per cent of the funds managed by the establishments and 54 per cent of those managed jointly, but only 35 per cent of those managed by employees. The remaining 250 funds require a specified length of membership, ranging

from 1 week to 12 months, before members are eligible to receive benefits, as shown in the following table:

LENGTH OF MEMBERSHIP REQUIRED IN ESTABLISHMENT FUNDS TO ESTABLISH TITLE TO TEMPORARY DISABILITY BENEFITS.

Length of membership required.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
At once.....	111	23	45	179
1 week.....	1			1
2 weeks.....	4			4
3 weeks.....	2			2
4 weeks.....	18	1	6	25
30 days.....	37		5	42
1 month.....	20		8	28
5 weeks.....	1			1
6 weeks.....	3			3
60 days.....	6		1	7
2 months.....	17		1	18
8 weeks.....	2		1	3
10 weeks.....	1			1
90 days.....	7		2	9
12 weeks.....	1			1
3 months.....	47	1	6	54
13 weeks.....	3			3
4 months.....	2			2
6 months.....	22	1	3	26
9 months.....	1			1
12 months.....	2			2
Accident at once; sickness 30 days.....	1		1	2
First day of following month.....			1	1
30 days; managing board has power to disregard 30-day limit.....	1			1
3 weeks for sickness; at once for accident.....	1			1
6 weeks for sickness; at once for accident.....	1			1
60 days; reinstated members at once.....	1			1
2 months; at once if 2 months' dues are paid in advance.....			1	1
3 months; at once if 3 months' dues are paid in advance.....			1	1
3 months for sickness; at once for accident.....	3			3
6 months for sickness; at once for accident.....	1		1	2
6 months, but entitled to service of association's doctor at once.....	1			1
Until first contribution is collected.....			1	1
Not reported.....	1			1
Total.....	319	26	84	429

Nearly all funds provide some kind of supervision over beneficiaries drawing temporary disability benefits. One hundred and eighty funds require a physician's certificate and 108 funds provide that such a certificate may be required. Two hundred and sixty-seven funds require that the beneficiary shall be visited by a committee variously designated as a visiting, sick, or relief committee, thus making a double supervision in many funds.

Of the funds requiring medical examinations, 6 require them to be made daily, 60 tri-weekly, 67 weekly, and the remainder as often as deemed necessary. When the fund employs a regular physician, as occurs in several cases, his certification must be made independently of any other physician that may be in attendance. A few funds provide that a beneficiary outside the city must provide the sworn certificate of a physician.

Many of the funds place restrictions on members while in receipt of benefits; for example, they must not be out at night, absent from

home without consent of visiting committee, intemperate, found in a saloon longer than 15 minutes at a time, or guilty of improper or immoral conduct; other restrictions are that members must not gamble, spend money for liquor, frequent saloons, frequent disreputable places, prolong disability through misconduct, attend to any business, engage in any gainful occupation, etc.

Nearly all of the funds provide that temporary disability benefits shall not be paid when the disability is caused or, in some cases, aggravated by intemperance or immorality. Thirty funds exclude cases in which the disability existed before membership; 32, cases arising from carelessness; 40, cases arising from fighting, scuffling, athletic games or sports; 53, cases arising from unlawful acts or misconduct; 81, cases in which there is evidence of fraud or attempted fraud; and 12, cases in which disability was not reported promptly. Among other circumstances reported as causing the forfeiture of benefit rights are absence from duty without permission, failure to notify of change of address, refusing medical treatment, self-inflicted injuries, violation of establishment rules, bringing suit against establishment.

In 80 per cent of the 429 funds paying temporary disability benefits, membership may be retained by disabled members who have exhausted the period of benefits allowed by the fund, thus retaining the right to any other kind of benefit the fund may confer. This retention of membership is generally on condition that the regular dues and assessments be paid. Some of the funds, however, as has been stated on page 407, relieve members of this class from the payment of contributions.

A number of funds provide that membership shall cease at the expiration of the benefit period or within a certain time thereafter. The retention of membership for a limited time is for the purpose of preserving the right to the death benefit. One fund provides that the dues that would accrue during the intervening period shall be deducted from the death benefit if death occurs. One fund provides that membership shall cease when the maximum benefit has been paid for three successive years.

A few of the funds paying benefits for a certain time for one disability provide that a member shall return to work and continue at work for some stated period before he shall be eligible to benefits again. In some of these funds the regulation applies to sickness only and not to accident.

While the funds generally refuse to pay benefits for disability resulting from immorality, 19 specifically enumerate venereal disease as causing a forfeiture of benefit rights. Two funds enumerate a list of diseases, disabilities from which are not paid for, including heart disease, gastritis, hernia, insanity, paralysis, rheumatism, tubercu-

losis, and a number of others. Two funds expressly exclude disability due to pregnancy and childbirth. One fund provides that if any member who is sick sends any member of his family to work in his place he shall not receive benefits.

One mine fund provides that temporary disability benefits must be discontinued when the money in the treasury is less than \$150. One fund provides that benefits shall be suspended if there is not sufficient money in the treasury to pay them. One fund provides for the limiting of benefits to three weeks in cases of an epidemic, and another provides that when one-half of the members are out of employment three consecutive weeks or more benefits shall be suspended until one-half or more of the members are employed. Forty-three funds report no provisions for the forfeiture of temporary disability benefit rights.

In addition to money benefits, the members of 88 funds receive free medical and surgical aid. In 68 instances the expense is borne entirely by the fund, in 19 instances by the establishment, and in one instance by the fund and establishment jointly. In 10 of the 19 instances the treatment applies only to cases of accident occurring on duty. In two instances a maximum limit of expense is fixed.

During the year 65,382 members received temporary disability benefits, at a total expenditure of \$1,250,425.09, making an average expenditure per member receiving benefits of \$19.12. Owing to some members incurring disability more than once during the year, the aggregate number of cases was 71,529, with an average expenditure of \$17.48 per case. The aggregate mean membership of the funds paying temporary disability benefits was 311,815, and the aggregate days of disability paid for was 1,451,237. From the foregoing figures it is ascertained that the average period for which temporary disability benefits were paid was 22.2 days per person receiving benefits, and 4.7 days per member of the fund, and the average expenditure per member of the funds for temporary disability benefits was \$4.01.

### DEATH BENEFITS.

Four hundred and nineteen of the 461 establishment funds investigated pay benefits on the death of a member. Of these, 317 pay specified lump sum amounts; 48 levy per capita assessments, 41 of which pay the beneficiary the full amount collected, while the remaining 7 limit the sum that may be paid; and 54 funds make payments which are conditional, indefinite, or combinations of flat rates and assessments.

Of the 317 funds paying specified lump sum benefits, 246 pay a uniform sum for all members; 51 pay two different amounts according to the class of membership; 15 pay 3; 1 pays 4; 3 pay 5; and 1 pays 6 different amounts. While the range of benefits paid by these 317 funds is from \$10 to \$1,000, the predominant rates are \$50 and \$100.

Some of the funds pay a larger amount for death from accident on duty than for death from accident when not on duty or from natural causes, and in other funds the amount is governed by length of membership or rate of wages.

The amounts paid by all of the funds are set forth in the following table:

## ESTABLISHMENT FUNDS PAYING DEATH BENEFITS.

## FUNDS PAYING LUMP SUMS, BY CLASSES.

Amount of benefit.						Funds managed—			
First class.	Second class.	Third class.	Fourth class.	Fifth class.	Sixth class.	By employees.	By establishment.	Jointly.	Total funds.
\$800.00						1			1
\$500.00						1	2		3
\$300.00						1		4	5
\$250.00						3		2	5
\$200.00						6		3	9
\$150.00						9	1	4	14
\$125.00						2			2
\$108.00						1			1
\$100.00						1			1
\$75.00						65	1	11	77
\$60.00						24		2	26
\$50.00						5			5
\$40.00						72	3	12	87
\$30.00						2	1	2	5
\$25.00						2			2
\$25.00						4			4
\$500.00	\$250.00							1	1
\$300.00	\$150.00					1			1
\$150.00	\$100.00					1		1	2
\$150.00	\$75.00					2			2
\$125.00	\$62.50					1			1
\$112.50	\$56.25					1			1
\$100.00	\$75.00								1
\$100.00	\$50.00					15	1	8	19
\$75.00	\$50.00					1			1
\$75.00	\$45.00							1	1
\$75.00	\$40.00					2			2
\$75.00	\$37.50					5		1	6
\$75.00	\$30.00							1	1
\$60.00	\$30.00							1	1
\$50.00	\$30.00					1			1
\$50.00	\$25.00					6			6
\$50.00	\$20.00					1			1
\$40.00	\$20.00					1			1
\$30.00	\$15.00					1		1	2
\$1,000.00	\$750.00	\$500.00						1	1
\$1,000.00	\$500.00	\$250.00						1	1
\$450.00	\$300.00	\$200.00				1			1
\$200.00	\$150.00	\$100.00						1	1
\$200.00	\$100.00	\$50.00						2	2
\$100.00	\$75.00	\$50.00				1		1	2
\$100.00	\$50.00	\$50.00						1	1
\$70.00	\$45.00	\$30.00				1			1
\$50.00	\$35.00	\$25.00				1			1
\$50.00	\$25.00	\$12.50				3			3
\$25.00	\$15.00	\$10.00				1			1
\$50.00	\$40.00	\$30.00	\$20.00			1			1
\$125.00	\$125.00	\$100.00	\$75.00	\$50.00		1			1
\$100.00	\$75.00	\$50.00	\$25.00	\$15.00				1	1
\$75.00	\$75.00	\$65.00	\$50.00	\$50.00		1			1
\$150.00	\$125.00	\$100.00	\$75.00	\$50.00	\$25.00			1	1

## ESTABLISHMENT FUNDS PAYING DEATH BENEFITS—Continued.

## FUNDS PAYING BY PER CAPITA ASSESSMENTS OR BY VARIOUS OTHER SPECIFIED METHODS.

Amount of benefit.	Funds managed—			Total funds.
	By employ-ees.	By es-tablish-ment.	Jointly.	
\$2.00 per member.....	1			1
\$1.50 per member.....	1			1
\$1.00 per member.....	21		1	22
\$1.00 per member, not to exceed \$1,000.....	1			1
\$1.00 per member, not to exceed \$50.....	2			2
\$0.50 per member.....	8		4	12
\$0.50 per member, not to exceed \$500.....	1			1
\$0.50 per member, not to exceed \$200.....	1			1
\$0.35 per member.....	1			1
\$0.25 per member.....	3			3
\$0.25 per member, not to exceed \$200.....	1			1
\$0.25 per member, not to exceed \$100.....	1			1
\$0.25 per member, wife and child.....	1			1
Funeral expenses.....		1		1
Funeral expenses, not to exceed \$50.....			1	1
\$25 and one-half of year's wages.....		1		1
\$30 and one-half average earnings for preceding 18 months, for 18 months, in monthly installments.....		1		1
\$40 and \$1 per member.....	1			1
\$50 and \$1 per member.....	1			1
\$50 and \$1.50 per member.....	1			1
\$50 and \$2 per member.....	1			1
\$50, less amount of sick benefit received during the year.....	1			1
\$50, but \$100 when fund exceeds \$500.....	1			1
50 per cent of wages for 26 weeks.....		2		2
95 per cent of an assessment of \$0.25 per member.....	1			1
26 weeks' wages at rate paid at date of accident.....		3		3
26 weeks' wages, not exceeding \$1,500.....		2		2
1 year's wages, based on average wages for month preceding accident.....		1		1
1 year's wages, based on weekly wages at time of accident; not to exceed \$1,500.....		1		1
\$50, and \$3 per week to widow for 1 year if she remains single, and \$1 per week for 1 year to each orphan child under 12 years of age.....		1	1	2
\$75 for death from accident, and \$3 per week to widow for 1 year, if she remains single, and \$1 per week for each child under 14 years for 1 year, unless otherwise cared for.....			2	2
Employees, \$150; \$50 of the \$150 paid by establishment.....	1			1
\$100 if a member 2 years; \$75, 1½ and under 2 years; \$50, 1 year and under 1½ years; \$25, 6 months and under 1 year.....	1			1
\$100 if a member 1 year and over; \$50 if a member under 1 year.....	1			1
\$100 if a member 6 months and over; \$50 if a member under 6 months.....	1			1
\$100, death from accident; \$50, death from natural causes.....			1	1
\$100 if a member 15 years; \$75, 5 and under 15 years; \$70, 4 and under 5 years; \$65, 3 and under 4 years; \$60, 2 and under 3 years; \$55, 1 and under 2 years; and \$50 under 1 year.....	1			1
\$125 if unmarried and under 50 years of age at time of joining association; \$100 if married and under 50; \$75 if over 50.....	1			1
\$150, death from accident; \$100, death from natural causes.....			1	1
\$200, but \$300 when surplus reaches \$1,000.....			1	1
\$200, funeral expenses not to exceed \$150 if a member leaves no widow or child and does not designate a beneficiary.....			1	1
\$200 if a member 2 years and over and under 50 years of age when admitted; \$150 if a member 1 and under 2 years and under 50 years of age when admitted; \$100 if a member under 1 year and under 50 years of age when admitted; \$150 if a member 2 years and over and over 50 years of age when admitted; \$125 if a member 1 and under 2 years and over 50 years of age when admitted; \$75 if a member under 1 year and over 50 years of age when admitted.....	1			1
\$150 less \$50 if death benefit for wife has been paid.....	1			1
The amount of an assessment of 50 cents per member from those earning \$1.50 or more per day, and 25 cents per member from those earning \$1 to \$1.49 per day, if death is within 6 months of accident; the amount of an assessment of 10 cents per member if death is from natural causes and membership has been for 36 consecutive months; \$150 and 10 cents per member if death is from natural causes and membership has been for 5 consecutive years.....			1	1
\$1,000 if employed in establishment 5 years, if from accident on duty; \$750 if employed in establishment under 5 years, if from accident on duty.....			1	1
\$1,000, death from accident on duty; \$100, death from other causes.....			1	1
First class, \$45 and unpaid balance of 6 weeks' temporary benefits; second class, \$35 and unpaid balance of 6 weeks' temporary benefits.....			1	1
First, second, and third classes, \$30 lump sum and \$7 per week for 1 year.....		1		1
fourth class \$30 lump sum and \$2.80 per week for 1 year.....				1
\$60 if residing in city; \$50 if residing out of city.....	1			1
First class, \$75; second class, \$125 if unmarried; \$100 if married.....	1			1

## ESTABLISHMENT FUNDS PAYING DEATH BENEFITS—Concluded.

## FUNDS PAYING BY PER CAPITA ASSESSMENTS OR BY VARIOUS OTHER SPECIFIED METHODS—Concluded.

Amount of benefit.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
\$100 if 50 years or under when admitted; \$75 if over 50 years of age when admitted.	1			1
First class, \$100, death from accident; \$50, from natural causes; second class, \$40, death from accident; \$20, from natural causes.			1	1
First and second classes, \$100 if a member 1 year, \$75 if 9 months and under 1 year; \$50 if 6 months and under 9 months; \$25 if 3 months and under 6 months; third and fourth classes, \$50 if a member 1 year, \$37.50 if 9 months and under 1 year, \$25 if 6 months and under 9 months, \$12.50 if 3 months and under 6 months.			1	1
\$100 for natural death; \$400 for death resulting from accident on duty, \$200 of which is paid by establishment.			1	1
First class, \$100 for disease or accident when not on duty; \$1,150 for accident on duty; second class, \$67 for disease or accident when not on duty; \$770 for accident on duty.			1	1
\$150 if a member 1 year; \$75 if a member under 1 year.	1			1
First class, \$150, death from accident on duty, establishment contributing half; not on duty, \$100; second class, \$75, death from accident on duty, establishment contributing half; \$50 not on duty.			1	1
First and second classes, \$1,000 for accident on duty; \$100 if not on duty; third class, \$50 for accident only.			1	1
First class, the amount realized from an assessment of 50 cents and 25 cents each, respectively, on members of first and second classes; second class, the amount realized from an assessment of 25 cents and 13 cents each, respectively, on members of first and second classes.			1	1
\$330 if a member 3 years; \$230 if a member 2 years and under 3 years; \$130 if a member 6 months and under 2 years.	1			1
First class, \$1,000; second class, \$750; third class, \$500. If deceased member was receiving a pension from the establishment, no benefit is paid unless beneficiary be widow or husband.			1	1
Total	311	24	84	419

In 54 per cent of the funds paying death benefits a specified period of membership is required before members are entitled to such benefits, but eligibility begins with admission in the remaining funds, which include 83 per cent of those managed by establishments, but only 41 per cent of those managed by the employees and 52 per cent of those managed jointly.

The following table shows the various regulations on this subject:

## LENGTH OF MEMBERSHIP REQUIRED IN ESTABLISHMENT FUNDS TO ESTABLISH TITLE TO DEATH BENEFITS.

Length of membership required.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
At once	128	20	44	192
30 days	27		5	32
60 days	5		1	6
90 days	6		2	8
2 weeks	4			4
4 weeks	14	1	5	20
6 weeks	2			2
8 weeks	2		1	3
12 weeks	3			3
18 weeks	2			2
1 month	16		7	23
2 months	15		1	16

LENGTH OF MEMBERSHIP REQUIRED IN ESTABLISHMENT FUNDS TO ESTABLISH  
TITLE TO DEATH BENEFITS—Concluded.

Length of membership required.	Funds managed—			Total funds.
	By employees.	By establishment.	Jointly.	
3 months.....	36	1	7	44
4 months.....	2			2
6 months.....	33	1	4	38
9 months.....	1			1
1 year.....	5			5
Not reported.....	1			1
3 weeks for sickness; at once for accident.....	1			1
30 days for member; 1 year for member's wife.....	1			1
3 months for sickness; at once for accident.....	2			2
3 months; at once if 3 months' dues are paid in advance.....			1	1
6 months for sickness; at once for accident.....	1		1	2
6 months for member; 1 year for member's wife.....	1			1
60 days; at once for reinstated members.....	1			1
2 years for death from sickness; at once from accident.....	1			1
3 years for death from sickness; at once from accident.....			1	1
2 months; at once if 2 months' dues are paid in advance.....			1	1
Until first contribution is collected.....			1	1
First day of following month.....			1	1
30 days for sickness; at once for accident.....	1	1	1	3
Total.....	311	24	84	419

The time required to settle a claim for a death benefit varies in the funds from immediate payment, on notice and proof of death, to 60 days. Some funds provide for paying part of the claim immediately and the balance in deferred payments. The conditions that cause the forfeiture of death benefit rights are practically the same in substance as those causing the forfeiture of temporary disability benefits, presented on page 418. Regulations, however, do not appear to be as rigidly enforced in the case of the death benefit, and some of the funds having provision for forfeiture of temporary disability benefits have no corresponding provision as to death benefits.

Of the 419 funds that paid death benefits, 302 paid on a uniform basis for all members. The following table shows the number of funds paying each death benefit, the total mean membership of the funds, the total amount expended during the year for death benefits, and the average expenditure per member, by the funds for death benefits. The mean membership is the average of the membership at the beginning and at the end of the year.



## DEATH BENEFITS IN ESTABLISHMENT FUNDS WHICH PAY ON A UNIFORM BASIS FOR ALL MEMBERS.

Death benefit.	Number of funds.	Mean membership.	Amount paid during year.	
			Total.	Average per member of fund.
\$900.....	1	1,787	\$8,000.00	\$4.48
\$600.....	3	6,025	13,000.00	2.16
\$300.....	5	11,890	82,490.00	2.73
\$250.....	5	3,702	6,600.00	1.76
\$200.....	11	9,994	11,600.00	1.16
\$150.....	15	13,926	18,200.00	1.31
\$125.....	2	2,325	2,125.00	.91
\$108.....	1	180	108.00	.60
\$100.....	77	38,606	29,679.06	.77
\$75.....	28	7,071	7,600.00	1.06
\$60.....	5	1,776	1,300.00	.68
\$50.....	87	26,880	8,000.00	.31
\$40.....	5	571	147.26	.26
\$30.....	2	155	.....	.....
\$25.....	4	281	100.00	.34
\$50 and \$2 per member.....	1	282	654.00	2.32
\$50 and \$1.50 per member.....	1	441	1,385.50	3.14
\$50 and \$1.00 per member.....	1	58	109.00	1.88
\$40 and \$1.00 per member.....	1	139	411.00	2.96
\$2 per member.....	1	68	268.00	3.94
\$1.50 per member.....	1	186	279.00	1.50
\$1.00 per member.....	25	5,909	32,266.00	5.46
\$0.50 per member.....	14	7,294	29,869.64	3.27
\$0.35 per member.....	1	354	254.45	.72
\$0.25 per member.....	5	1,631	707.24	.43
95 per cent of assessment of \$0.25 per member.....	1	211	181.88	.86
\$0.25 per member, wife, and child.....	1	107	98.75	.92

<sup>1</sup> Including two funds having provision for variation of amount of benefit which was not applied during year.

<sup>2</sup> Including one fund having provision for variation of amount of benefit which was not applied during the year.

The total amount expended in the year for death benefits for members by the 419 funds was \$460,838.51; the total number of claims paid was 2,197, making the average death benefit \$209.76. The mean membership of these funds was 318,892, and the average expenditure per member by the funds for death benefits for members was \$1.45.

The death rate per 1,000 members for all of the 461 funds investigated that reported both their membership and the number of deaths of members was 6.7.

In the industries represented by 10,000 or more members the death rate was as follows: Iron and steel rolling mill, 6.7; machinery, 6.5; mining coal, 5.6; railway, street, 8.8; stores, wholesale and retail, 5.5.

It is not to be expected that the death rate of establishment funds will equal the general death rate of the country. Only able-bodied persons can gain or retain employment in the majority of establishments; and many persons failing in health or advancing in years drop out of active employment or change to some other and lighter work, and incidentally drop out of the establishment benefit funds.

## PERMANENT DISABILITY BENEFITS.

Of the 461 funds investigated 54 pay permanent disability benefits. This form of benefit is mainly intended to provide compensation for the loss of some member of the body or of eyesight, although total disability resulting from any cause may be covered as well. The kinds of disability covered by this form of benefit and the amounts paid vary so much that a summarization thereof is not practicable, as it would be virtually a repetition of the data shown in the detail table, page 516 et seq.

In many of the funds the amount of the benefit is graded according to the nature of the disability; in some funds the benefit varies according to the class of membership held by the beneficiary, and in other funds it varies according to both class of membership and nature of disability.

Of the 54 funds paying this kind of benefit, 45 make the payment in a lump sum, and 5 make periodical payments. In two funds it is optional with the beneficiary whether he will accept a lump sum or periodical payment, and two funds pay periodically for a time and close the case with a final lump-sum payment.

Several funds pay temporary disability benefits for a specified time for disabilities of a permanent nature before they pay the permanent disability benefit, and some deduct all money paid as temporary disability benefits from the amount of the permanent disability benefit, when such benefit is allowed and paid.

Of the funds paying permanent disability benefits 26 are managed by employees, 9 by establishments, and 19 jointly.

In 30 of the funds a member is eligible to permanent disability benefits as soon as he joins the fund, or at the expiration of the period of the temporary disability benefit payments to which he may be entitled. The other funds require a membership of from one to six months before a member is entitled to this benefit.

In the funds making lump-sum payments the membership of the beneficiary generally ceases when the payment is made, if the beneficiary is incapacitated from further service in the establishment. In the funds making periodical payments provision is made for the examination of beneficiaries from time to time in cases where recovery may be possible, to make sure that they are still entitled to benefits.

As a rule there are few or no restrictions placed on persons receiving permanent disability benefits, such as are placed on those receiving temporary disability benefits. One fund requires a beneficiary leaving the locality to notify the fund of his going and return, and another provides that a beneficiary may not do any work for compensation without the approval of the fund.

Members are denied permanent disability benefits for practically the same causes that work a forfeiture of other benefits, the principal ones being intemperance, immorality, and unlawful conduct.

Only 21 of the 54 funds having provision for paying permanent disability benefits were actually called upon to make such payments during the fiscal year; of these funds 19 paid lump-sum benefits and 2 paid by periodical payment.

### SUPERANNUATION BENEFITS.

Of the 461 funds investigated only 5 provide for superannuation benefits. Of these 3 are pension funds maintained entirely by establishments and 2 are managed and supported jointly. In one of the latter the superannuation benefit is not yet operative. In the pension funds the age of eligibility to benefits is as follows: In the first, 70 years; in the second, 65 years with 25 years of service, and in the third, 70 years with 25 years of service, or if incapacitated, 65 years with 25 years of service, or with 15 years of service if holding membership in the benefit fund maintained in the establishment. In the 2 other funds employees after 10 years of membership (and in one of these after 10 consecutive years of service in the establishment) may be granted benefits for incapacitation arising from old age, but with the age limit not defined.

The benefit payments of the funds are as follows: In the first, a lump sum not to exceed \$500 from any surplus over \$3,000 at the discretion of the managing board; in the second, \$10 per month for life; in the third, \$6 per week for life, the establishment, however, reserving the right to reduce payments under certain conditions; in the fourth, \$25 per month for life if uniformed and in regular train (street railway) service, or if average monthly wages for ten years next preceding application or recommendation for retirement were \$80 and over, \$20 if average monthly wages were \$60 to \$79, and \$15 if average monthly wages were under \$60; and in the fifth, for service of from 15 to 35 years, the annual pension is for every year of service 1 per cent of the average wages earned per year for the ten years preceding retirement. For service longer than 35 years the annual pension is 50 per cent of the average wages earned for the ten years.

In one fund the beneficiary is forbidden to work at his trade. In another, the beneficiary must have the approval of the establishment before he can engage in any work for which he is to receive compensation. For three funds no restrictions are reported.

In three funds reporting expenditures for this benefit, the total expenditure for the fiscal year was \$3,442.28, and the number of beneficiaries was 14. The average expenditure for each beneficiary was \$245.88.

## OTHER BENEFITS AND PRIVILEGES.

A few of the 461 establishment funds reported benefits or privileges other than those already enumerated. One provides for the payment of \$25 on the marriage of any member who has belonged to the fund for a period of six months; during the year ending January 1, 1908, the sum of \$600 was paid to 24 beneficiaries (see Table III, p. 485), and the others provide clubrooms, libraries, billiard rooms, or halls, etc., for members. All of these funds are managed by the employees, and all expenses are paid by the funds.

In a number of associations loans to members are provided for as follows: In one, the moneys in the hands of the secretary-treasurer may be loaned to the members at 2 per cent per week; no loan to be made in excess of \$5 over what borrower's shares are worth. During the two months preceding the dividend payment the amount of loans is restricted to actual value of shares held by member borrowing. "Each share is expected to earn at least \$1 for the year, and any share not borrowing money and paying interest to the amount shall have charged against it as a loan at the time of dividend payment the sum of \$1 less interest actually paid." Applications for loans are filled in order received.

One provides that all surplus money in excess of \$150 may, upon a two-thirds vote of the members, be loaned, but whether to members or others is not specified. In one association loans are made to members in sums up to \$25 at a rate of interest of 1 per cent per week. In another, loans are made to members in good standing, on satisfactory security, in sums up to \$20, at a rate of interest of 1 per cent per week.

In one, loans are made to individual members in sums up to \$15, at a rate of interest of 2 per cent per week. Should a member desire a loan in excess of \$15, the loan must be secured by a number of members in good standing. When the amount in the hands of the association shall have accumulated to the amount of \$15 per capita, a dividend of \$5 per capita is declared.

The laws of one association contain the following provision in reference to members depositing money with the society: "Members desiring to deposit money with the treasurer of the association for safe-keeping shall have the privilege of doing so and shall receive 5 per cent interest per year on same. Interest shall be credited on the first day of September and March in each year. No interest shall be credited to accounts that have been withdrawn prior to the interest day."

Several of the funds declare a dividend at the end of the fiscal year, dividing among the members all money in the treasury or all

over a specified amount, either per capita or according to the amount contributed by the members.

During the investigation it was found that a few of the establishment benefit funds maintain, or have working arrangements with, hospitals whereby members of the funds have the privileges of hospital service when necessary, in addition to the money benefits granted by the funds.

In a few other instances it was found that establishments maintain hospitals or have arrangements therewith, acting in the matter entirely independent of the benefit funds maintained among the employees, and extending the privileges of the hospital to all employees irrespective of fund membership.

The data gathered on this subject are not sufficient to warrant summary figures relating thereto.

A chapter concerning hospital funds providing hospital service but paying no money benefits is given later in this report.

### BENEFITS FOR DEATH OF WIFE AND OTHER DEPENDENTS.

One hundred and one funds provide for a death benefit on account of the death of a member's wife, and 49 provide a death benefit on account of the death of other dependents of a member.

Of the funds paying benefits on the death of a member's wife 53 pay \$50, 13 pay \$25, 7 pay \$100, 5 pay \$75, and 6 pay \$40. A few pay other fixed amounts or certain amounts varying according to the class of membership of the husband in the fund; a few pay actual funeral expenses not to exceed a certain amount; and a few pay by per capita assessments. Two funds expressly provide that the wife must be living with the husband, and two other funds provide that the wife must be living in the State or the benefit will not be paid. In one instance a benefit is paid on the death of the husband of a female member.

The amount paid by the 49 funds paying benefits on the death of other dependents varies from \$10 to \$100 in the several funds. The relative on account of whose death the benefit is paid in the several funds is generally one or more of the following dependent persons: Child, father, mother, brother, or sister. The benefit on the death of a child usually varies according to the age of the child.

The limitations governing these benefits may be seen by reference to the table, page 479 et seq.

TABLE II.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES.

A.—Funds paying benefits on account of temporary disability and death of members.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
1	Abrasives.....	Emp...	1898	1901	.....	.....	No...	At once.
2	Agricultural implements.....	Emp...	1899	1899	.....	.....	No...	4 weeks.
3	Agricultural implements.....	Emp...	1887	1887	.....	.....	No...	At once.
4	Air brakes.....	Jointly.	1902	1902	.....	.....	No...	At once.
5	Automobiles, etc.....	Emp...	1902	1902	.....	.....	No...	60 days.
6	Baking powder.....	Emp...	1893	1901	.....	.....	No...	At once.
7	Barbers' supplies, manufacturing and wholesale.....	Emp...	1897	1897	.....	.....	No...	(1)
8	Billiard tables, etc.....	Jointly.	1897	1897	.....	.....	Yes...	(2)
9	Boxes and baskets.....	Emp...	1899	1899	.....	.....	No...	30 days.
10	Brass foundry.....	Emp...	1902	1902	.....	.....	No...	4 weeks.
11	Brass goods, etc.....	Emp...	1899	1899	.....	.....	No...	3 months.
12	Brass goods, etc.....	Jointly.	1888	1888	.....	.....	No...	6 months.
13	Brewery.....	Emp...	1896	1896	.....	.....	Yes...	3 months.
14	Brewery.....	Emp...	1901	1901	.....	.....	No...	3 months.
15	Bridges.....	Emp...	1896	1896	.....	.....	No...	At once.
16	Bridges.....	Emp...	1898	1898	.....	.....	No...	At once.
17	Bridges.....	Emp...	1896	1896	.....	.....	No...	At once.
18	Brushes.....	Emp...	1884	1884	.....	.....	No...	(1)
19	Carpets and curtains.....	Emp...	1888	1888	.....	.....	No...	3 months.
20	Carpet sweepers.....	Emp...	1887	1887	.....	.....	No...	At once.
21	Carriages and wagons.....	Emp...	1905	1905	.....	.....	No...	4 weeks.
22	Carriages and wagons.....	Emp...	1897	1897	.....	.....	No...	At once.
23	Carriages and wagons.....	Jointly.	1879	1879	.....	.....	No...	3 months.
24	Cars.....	Emp...	1906	1906	.....	.....	No...	2 months.
25	Cartridges.....	Emp...	1896	1896	.....	.....	No...	(1)
26	Car wheels, etc.....	Jointly.	1891	1891	.....	.....	No...	3 months.
27	Cash registers.....	Emp...	1896	1896	.....	.....	No...	4 weeks.
28	Celluloid goods.....	Emp...	1879	1879	.....	.....	No...	3 months.
29	Cereals.....	Emp...	1901	1901	.....	.....	No...	At once.
30	Cereals.....	Emp...	1902	1902	.....	.....	No...	At once.
31	Chemicals, etc.....	Emp...	1901	1901	.....	.....	No...	4 weeks.
32	Chemicals, etc.....	Emp...	1899	1899	.....	.....	No...	At once.
33	China ware, etc.....	Emp...	1898	1898	.....	.....	No...	(4)
34	Chocolate.....	Emp...	1894	1894	.....	.....	No...	At once.
35	Coffins.....	Emp...	1889	1889	.....	.....	No...	(5)
36	Cooperage.....	Emp...	1895	1895	.....	.....	No...	3 months.
37	Cotton goods.....	Emp...	1903	1903	.....	.....	No...	1 month.
38	Cotton goods.....	Jointly.	1894	1894	.....	.....	No...	30 days.
39	Cotton, spool.....	Emp...	1885	1885	.....	.....	No...	6 months.
40	Cotton, spool.....	Emp...	1899	1899	.....	.....	No...	12 weeks.
41	Cotton, spool.....	Emp...	1883	1883	.....	.....	No...	12 weeks.
42	Cotton, spool.....	Emp...	1869	1869	.....	.....	No...	12 weeks.
43	Cotton wadding and waste.....	Jointly.	1880	1880	.....	.....	No...	1 month.
44	Dry docks, etc.....	Emp...	1889	1889	.....	.....	No...	3 months.
45	Electrical apparatus, etc.....	Emp...	1902	1902	.....	.....	No...	4 weeks.
46	Electrical apparatus, etc.....	Emp...	1885	1885	.....	.....	No...	1 month.
47	Electrical apparatus, etc.....	Emp...	1903	1903	.....	.....	No...	4 weeks.
48	Electrical apparatus, etc.....	Emp...	1886	1886	.....	.....	No...	2 months.
49	Electrical apparatus, etc.....	Emp...	1905	1905	.....	.....	No...	At once.
50	Electric light and power.....	Estab.	1899	1899	.....	.....	No...	At once.
51	Electric power.....	Emp...	1901	1901	.....	.....	No...	At once.
52	Enameled and stamped ware.....	Emp...	1889	1889	.....	.....	No...	(7)
53	Express company.....	Emp...	1899	1899	.....	.....	No...	At once.
54	Express company.....	Emp...	1899	1899	.....	.....	No...	1 month.
55	Express company.....	Emp...	1893	1893	.....	.....	No...	At once.
56	Firearms.....	Emp...	1890	1890	.....	.....	No...	At once.
57	Fire brick, etc.....	Emp...	1895	1895	.....	.....	No...	At once.
58	Flour.....	Emp...	1883	1904	.....	.....	No...	At once.

<sup>1</sup> Temporary disability, 3 months; death, 6 months.

<sup>2</sup> Sickness, 30 days; accident, at once; death, 6 months.

<sup>3</sup> Sickness, and accident on duty.

<sup>4</sup> Temporary disability, 1 month; death, 3 months.

<sup>5</sup> Temporary disability, 30 days; death, at once.

<sup>6</sup> Accident on duty.

<sup>7</sup> Temporary disability, 6 months; death, at once.

<sup>8</sup> Accident on duty or going to or from work.

**TABLE L.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.**

**A.—Funds paying benefits on account of temporary disability and death of members—Cont'd.**

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
59	Fur goods, manufacturing, wholesale and retail.	Emp...	1902	1902	.....	.....	No...	30 days.
60	Furniture.....	Emp...	1890	1890	.....	.....	No...	6 months.
61	Furniture.....	Jointly.	1900	1900	.....	.....	No...	At once.
62	Furniture.....	Emp...	1902	1902	.....	.....	No...	At once.
63	Furniture.....	Emp...	1903	1903	.....	.....	No...	30 days.
64	Furniture.....	Emp...	1880	1880	.....	.....	No...	At once.
65	Gas.....	Emp...	1892	1891	.....	.....	No...	(1)
66	Glassware.....	Emp...	1906	1906	.....	.....	No...	3 months.
67	Hardware, etc.....	Emp...	1883	1883	.....	.....	No...	1 month.
68	Hardware, vehicle.....	Emp...	1899	1899	.....	.....	No...	6 months.
69	Harness.....	Emp...	1904	1904	.....	.....	No...	At once.
70	Hats.....	Emp...	1899	1899	.....	.....	No...	3 months.
71	Hats.....	Estab.	1882	1882	.....	.....	Yes...	3 months.
72	Heating apparatus.....	Jointly.	1903	1903	.....	.....	No...	2 months.
73	Hosiery.....	Emp...	1906	1906	.....	.....	No...	30 days.
74	Hotel.....	Emp...	1905	1905	.....	.....	No...	90 days.
75	Iron and steel, forgings.....	Emp...	1896	1896	.....	.....	No...	(2)
76	Iron and steel, rolling mill, etc.....	Jointly.	*1883	*1883	.....	.....	Yes...	(3)
77	Iron and steel, rolling mill, etc.....	Emp...	1905	1905	.....	.....	No...	At once.
78	Iron and steel, rolling mill, etc.....	Emp...	1903	1903	.....	.....	No...	3 months.
79	Iron and steel, rolling mill, etc.....	Emp...	1901	1901	.....	.....	No...	At once.
80	Iron and steel, rolling mill, etc.....	Emp...	1888	1888	.....	.....	No...	3 months.
81	Iron and steel, rolling mill, etc.....	Emp...	1905	1905	.....	.....	No...	At once.
82	Iron and steel, rolling mill, etc.....	Emp...	1906	1906	.....	.....	No...	2 weeks.
83	Jewelry.....	Jointly.	1900	1900	.....	.....	No...	6 months.
84	Knit goods.....	Emp...	1902	1902	.....	.....	No...	6 weeks.
85	Leather.....	Emp...	1899	1899	.....	.....	Yes...	6 months.
86	Leather.....	Emp...	1899	1899	.....	.....	No...	3 months.
87	Leather belting.....	Emp...	1898	1898	.....	.....	No...	8 weeks.
88	Lithographing.....	Emp...	1894	1894	.....	.....	No...	3 months.
89	Lithographing.....	Emp...	1903	1903	.....	.....	No...	At once.
90	Locomotives.....	Emp...	*1886	1886	.....	.....	No...	(7)
91	Locomotives.....	Emp...	1905	1905	.....	.....	Yes <sup>8</sup>	At once.
92	Locomotives.....	Emp...	1903	1903	.....	.....	No...	(9)
93	Locomotives.....	Emp...	1902	1902	.....	.....	No...	13 weeks.
94	Looms.....	Emp...	1890	1890	.....	.....	No...	3 months.
95	Looms.....	Emp...	1888	1888	.....	.....	No...	At once.
96	Machinery.....	Emp...	1883	1883	.....	.....	No...	At once.
97	Machinery.....	Jointly.	1902	1902	.....	.....	No...	(10)
98	Machinery.....	Emp...	*1904	1904	.....	.....	No...	(11)
99	Machinery.....	Emp...	1887	1887	.....	.....	No...	(12)
100	Machinery.....	Jointly.	1903	1903	.....	.....	No...	At once.
101	Machinery.....	Emp...	1903	1903	.....	.....	No...	30 days.
102	Machinery.....	Emp...	1889	1889	.....	.....	No...	4 weeks.
103	Machinery.....	Jointly.	1904	1904	.....	.....	No...	4 weeks.
104	Machinery.....	Jointly.	1895	1895	.....	.....	Yes...	At once.
105	Machinery.....	Emp...	1892	1892	.....	.....	No...	30 days.
106	Machinery.....	Emp...	1897	1897	.....	.....	No...	At once.
107	Machinery and tools.....	Jointly.	1878	1878	.....	.....	Yes...	(14)
108	Machinery and tools.....	Emp...	1900	1900	.....	.....	No...	6 months.
109	Machinery and tools.....	Emp...	1906	1906	.....	.....	No...	4 weeks.
110	Machinery and tools.....	Emp...	1888	1888	.....	.....	No...	(15)
111	Machine shop.....	Emp...	*1906	1906	.....	.....	No...	At once.

<sup>1</sup> Temporary disability, 60 days; death, at once.

<sup>2</sup> Accident or death, at once; sickness, 6 weeks.

<sup>3</sup> Accident on duty.

<sup>4</sup> Sickness, and accident on duty.

<sup>5</sup> Temporary disability or accidental death, at once; natural death, 3 years.

<sup>6</sup> Accident.

<sup>7</sup> Temporary disability or accidental death, at once; natural death, 2 years.

<sup>8</sup> Except persons employed by establishment before organization of fund.

<sup>9</sup> Temporary disability, 13 weeks; death, at once.

<sup>10</sup> First day of following month.

<sup>11</sup> Sickness, and accident on duty or going to or from work.

<sup>12</sup> Temporary disability, at once; death, 6 months.

<sup>13</sup> Sickness or natural death, 3 months; accident or accidental death, at once.

<sup>14</sup> Sickness or natural death, 6 months; accident or accidental death, at once.

<sup>15</sup> Temporary disability, 1 week; death, at once.

TABLE L.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Cont'd.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
112	Machine shop .....	Emp...	1898	1898			No...	At once.
113	Machine shop and foundry .....	Jointly.	1894	1894			Yes <sup>1</sup> .	At once.
114	Malted milk .....	Emp...	1901	1901			No...	At once.
115	Marble quarries .....	Estab.	*1903	*1903			Yes...	At once.
116	Mining, coal .....	Emp...	*1901	1901			No...	3 months.
117	Mining, coal .....	Emp...	*1899	1899			No...	3 months.
118	Mining, coal .....	Emp...	*1899	*1899			No...	6 months.
119	Mining, coal .....	Emp...	*1891	1891			No...	At once.
120	Mining, coal .....	Jointly.	*1895	*1895			No...	1 month.
121	Mining, coal .....	Jointly.	*1907	*1907			No...	1 month.
122	Mining, coal .....	Jointly.	*1907	*1907			No...	1 month.
123	Mining, coal .....	Emp...	*1894	1902			Yes...	At once.
124	Mining, coal .....	Emp...	*1903	*1903			No...	At once.
125	Mining, coal .....	Emp...	*1896	1896			No...	At once.
126	Mining, coal .....	Jointly.	*1902	*1902			Yes...	At once.
127	Mining, coal .....	Estab.	*1887	*1887			No...	At once.
128	Mining, coal .....	Estab.	*1877	*1877			No...	At once.
129	Mining, coal .....	Estab.	*1884	*1884			No...	At once.
130	Mining, sinc .....	Jointly.	*1905	1905			No...	3 months.
131	Navy-yard, United States .....	Emp...	1905	1905			No...	2 months.
132	Oil, refining .....	Emp...	1900	1900			No...	( <sup>9</sup> )
133	Optical goods .....	Jointly.	1889	1889			No...	30 days.
134	Optical goods .....	Jointly.	1881	1881			No...	At once.
135	Paint and varnish .....	Emp...	1900	1905			No...	( <sup>9</sup> )
136	Paint and varnish .....	Jointly.	1887	1887			No...	8 weeks.
137	Paper .....	Emp...	1901	1901			No...	At once.
138	Paper .....	Emp...	1901	1901			No...	At once.
139	Paper and pulp .....	Estab.	*1900	*1900			Yes...	At once.
140	Paper and pulp .....	Estab.	*1898	*1898			Yes...	At once.
141	Paper and pulp .....	Estab.	*1898	*1898			Yes...	At once.
142	Paper and pulp .....	Emp...	1894	1894			No...	At once.
143	Paper and pulp .....	Jointly.	*1905	1905			Yes...	At once.
144	Paper, building, etc. ....	Emp...	1888	1888			No...	At once.
145	Paper, cardboard .....	Emp...	1881	1881			No...	6 months.
146	Paper, cardboard, etc. ....	Emp...	1901	1901			No...	60 days.
147	Pencils .....	Emp...	1901	1901			No...	( <sup>11</sup> )
148	Pickles, etc. ....	Emp...	1905	1905			No...	30 days.
149	Plumbers' supplies .....	Emp...	*1897	1897			No...	2 months.
150	Pottery, china, etc. ....	Emp...	1902	1902			No...	At once.
151	Pottery, china, etc. ....	Jointly.	*1902	1902			No...	At once.
152	Pottery, china, etc. ....	Emp...	1876	1876			No...	30 days.
153	Pottery, china, etc. ....	Emp...	1872	1872			No...	30 days.
154	Pottery, china, etc. ....	Emp...	1902	1902			No...	At once.
155	Pottery, china, etc. ....	Emp...	1901	1901			No...	At once.
156	Pottery, china, etc. ....	Emp...	1903	1903			No...	At once.
157	Pottery, china, etc. ....	Emp...	1890	1890			No...	At once.
158	Pottery, sanitary .....	Emp...	1903	1903			No...	At once.
159	Pottery, sanitary .....	Jointly.	1902	1902			No...	At once.
160	Pottery, sanitary .....	Emp...	*1899	1899			No...	4 weeks.
161	Pottery, sanitary, etc. ....	Emp...	1905	1905			No...	( <sup>12</sup> )
162	Pottery, sanitary, etc. ....	Emp...	1899	1899			No...	( <sup>13</sup> )
163	Printing and binding .....	Emp...	*1905	1905			No...	At once.
164	Printing and binding .....	Emp...	*1904	1904			No...	At once.
165	Printing and binding .....	Emp...	1905	1905			No...	3 months.
166	Printing and binding .....	Emp...	1895	1895			No...	1 month.

<sup>1</sup> Except clerks.

<sup>2</sup> Accident on duty.

<sup>3</sup> Accident on duty and occurring within 90 days.

<sup>4</sup> Sickness, and accident on duty.

<sup>5</sup> Accident on duty or going to or from work.

<sup>6</sup> Accident.

<sup>7</sup> Accident on duty and occurring within 3 months.

<sup>8</sup> Temporary disability, at once; death, 6 months.

<sup>9</sup> Temporary disability, 30 days (managing board may disregard 30-day limit); death, 8 weeks.

<sup>10</sup> Accident, and occurring within 90 days.

<sup>11</sup> Temporary disability or death, 6 months; physician's services, at once.

<sup>12</sup> Temporary disability, 30 days; death, at once.

<sup>13</sup> Temporary disability, 4 weeks; death, at once.

<sup>14</sup> Sickness, and accident off duty. Establishment carries insurance in casualty company for accident on duty, paying wages while incapacitated.



TABLE I.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Cont'd.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
167	Printing and binding.....	Emp...	1905	1905			No...	At once.
168	Printing and binding.....	Emp...	1885	1885			No...	3 months.
169	Printing and binding.....	Jointly.	1892	1892			No...	3 months.
170	Printing and binding.....	Emp...	1902	1902			No...	At once.
171	Printing and binding.....	Emp...	1893	1893			No...	6 months.
172	Printing and binding.....	Emp...	1903	1903			No...	13 weeks.
173	Printing, newspaper.....	Emp...	1874	1874			No...	At once.
174	Printing, newspaper.....	Emp...	1892	1892			No...	(1)
175	Printing, newspaper.....	Emp...	* 1906	1906			No...	(2)
176	Printing, newspaper.....	Emp...	* 1884	1884			No...	At once.
177	Printing, newspaper.....	Emp...	1891	1891			No...	At once.
178	Printing, newspaper.....	Emp...	1884	1884			No...	1 month.
179	Railroad shops.....	Emp...	1896	1896			No...	90 days.
180	Railroad shops.....	Emp...	1884	1884			No...	6 months.
181	Railroad shops.....	Emp...	1901	1901			No...	At once.
182	Railroad shops.....	Emp...	1884	1884			No...	At once.
183	Railroad shops.....	Emp...	1893	1893			No...	At once.
184	Railroad, steam (office only).	Emp...	1897	1897			No...	At once.
185	Railway, street.....	Jointly.	1896	1896			No...	At once.
186	Railway, street.....	Jointly.	1903	1903			No...	At once.
187	Railway, street.....	Emp...	1906	1906			No...	(1)
188	Railway, street.....	Jointly.	1902	1902			Yes <sup>1</sup> ...	At once.
189	Railway, street.....	Emp...	1885	1885			No...	6 months.
190	Railway, street.....	Jointly.	1900	1900			No...	At once.
191	Railway, street.....	Emp...	* 1887	1887			No...	(1)
192	Railway, street.....	Emp...	1899	1899			No...	(2)
193	Railway, street.....	Jointly.	1907	1907			No...	At once.
194	Railway, street.....	Jointly.	1901	1901			No...	At once.
195	Railway, street.....	Emp...	1882	1882			No...	At once.
196	Railway, street.....	Jointly.	1902	1902			No...	4 weeks.
197	Railway, street.....	Emp...	1894	1894			No...	90 days.
198	Railway, street.....	Jointly.	1905	1905			No...	90 days.
199	Railway, street, and electric lighting.	Jointly.	1902	1902			Yes...	At once.
200	Railway, street, and electric lighting.	Emp...	1905	1905			No...	4 weeks.
201	Railway, street, and electric lighting.	Emp...	1902	1902			No...	30 days.
202	Regalia, etc.....	Jointly.	1890	1890			No...	30 days.
203	Rubber boots and shoes.....	Emp...	1895	1895			No...	2 months.
204	Rubber goods.....	Jointly.	1882	1882			Yes...	4 weeks.
205	Rubber goods.....	Emp...	1903	1903			No...	3 months.
206	Sash, doors, and blinds.....	Emp...	1903	1903			No...	(1)
207	Sash, doors, and blinds.....	Emp...	1890	1895			No...	30 days.
208	Scales.....	Emp...	1876	1876			No...	2 months.
209	Sewing machines.....	Emp...	1886	1886			No...	(2)
210	Shipbuilding.....	Emp...	1902	1902			No...	At once.
211	Shipbuilding.....	Jointly.	<sup>11</sup> 1902	<sup>11</sup> 1902			Yes...	At once.
212	Shipbuilding.....	Emp...	1900	1900			No...	At once.
213	Shoes.....	Jointly.	1896	1896			No...	4 weeks.
214	Shoes.....	Emp...	1901	1901			No...	3 months.
215	Shoes.....	Estab...	1904	1904			No...	4 weeks.
216	Shoes.....	Jointly.	<sup>12</sup> 1898	1898			No...	4 weeks.
217	Shoes.....	Emp...	1903	1903			No...	At once.
218	Shoes.....	Emp...	1900	1900			No...	6 months.
219	Show cases, bar fixtures, etc.....	Emp...	* 1895	1895			Yes <sup>13</sup> ...	(14)
220	Silk.....	Jointly.	1905	1905			No...	At once.

<sup>1</sup> Not reported.

<sup>2</sup> Including quarantine benefit.

<sup>3</sup> Sickness or natural death, 3 weeks; accident, at once.

<sup>4</sup> Temporary disability, at once; death, 6 months.

<sup>5</sup> For those in transportation department; no, for those otherwise employed.

<sup>6</sup> Sickness, and accident on duty.

<sup>7</sup> Temporary disability, 3 months; death, at once.

<sup>8</sup> Temporary disability, 90 days; death, at once.

<sup>9</sup> Sickness or natural death, 30 days; accident, at once.

<sup>10</sup> Temporary disability, 3 months; death, 6 months.

<sup>11</sup> Accident on duty.

<sup>12</sup> Sickness, and accident on duty or going to or from work.

<sup>13</sup> Optional for accident benefit for employees under 18 years of age.

<sup>14</sup> Sickness or natural death, 6 months; accident, at once.

TABLE L.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Cont'd.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
221	Silver-plated ware.....	Emp...	1894	1894	.....	.....	No....	3 months.
222	Silversmiths.....	Emp...	1865	1865	.....	.....	No....	3 months.
223	Silversmiths.....	Emp...	1889	1889	.....	.....	No....	3 months.
224	Slaughtering and meat packing.....	Jointly.	1884	1884	.....	.....	No....	30 days.
225	Smelting.....	Emp...	1905	1905	.....	.....	No....	At once.
226	Smelting and refining, copper and lead.	Estab.	1903	1903	.....	.....	Yes...	At once.
227	Soap.....	Emp...	1906	1906	.....	.....	No....	At once.
228	Soap.....	Emp...	1901	1901	.....	.....	No....	At once.
229	Soda-water apparatus.....	Emp...	1892	1892	.....	.....	No....	At once.
230	Store, clothing, wholesale and retail.	Emp...	1897	1897	.....	.....	No....	6 months.
231	Store, department.....	Emp...	1885	1885	.....	.....	Yes...	30 days.
232	Store, department.....	Emp...	1890	1890	.....	.....	No....	30 days.
233	Store, department.....	Emp...	1896	1896	.....	.....	Yes...	4 weeks.
234	Store, department.....	Emp...	1904	1907	.....	.....	No....	6 months.
235	Store, department.....	Emp...	1908	1903	.....	.....	No....	2 months.
236	Store, department.....	Jointly.	1905	1905	.....	.....	Yes...	At once.
237	Store, department.....	Jointly.	1896	1896	.....	.....	Yes...	At once.
238	Store, department.....	Emp...	1905	1905	.....	.....	Yes...	4 weeks.
239	Store, department.....	Emp...	1902	1902	.....	.....	No....	30 days.
240	Store, department.....	Emp...	1890	1880	.....	.....	No....	2 weeks.
241	Store, department.....	Jointly.	1902	1902	.....	.....	No....	3 months.
242	Store, department.....	Jointly.	1882	1882	.....	.....	Yes...	1 month.
243	Store, department.....	Jointly.	1899	1899	.....	.....	Yes...	At once.
244	Store, drug, wholesale.....	Emp...	1890	1890	.....	.....	No....	At once.
245	Store, dry goods, retail.....	Emp...	1895	1895	.....	.....	No....	30 days.
246	Store, dry goods, etc., wholesale and retail.	Emp...	1903	1903	.....	.....	No....	6 weeks.
247	Store, furniture, etc.....	Emp...	1899	1899	.....	.....	No....	30 days.
248	Store, harness, etc., wholesale.....	Emp...	1901	1901	.....	.....	No....	( <sup>1</sup> )
249	Store, mail order.....	Jointly.	1902	1902	.....	.....	No....	30 days.
250	Store, mail order.....	Emp...	1901	1901	.....	.....	No....	30 days.
251	Stoves and ranges.....	Emp...	1901	1901	.....	.....	No....	( <sup>2</sup> )
252	Stoves and ranges.....	Emp...	1882	1882	.....	.....	No....	At once.
253	Stoves and ranges.....	Emp...	1896	1896	.....	.....	No....	1 month.
254	Stoves and ranges.....	Emp...	1890	1890	.....	.....	No....	90 days.
255	Telephone operating.....	Emp...	1895	1895	.....	.....	No....	At once.
256	Terra cotta.....	Emp...	1900	1900	.....	.....	No....	3 months.
257	Tinware, etc.....	Emp...	1905	1905	.....	.....	No....	3 months.
258	Transfer company.....	Emp...	1887	1887	.....	.....	No....	30 days.
259	Varnish.....	Emp...	1904	1904	.....	.....	No....	At once.
260	Watches.....	Emp...	1885	1885	.....	.....	No....	( <sup>3</sup> )
261	Watches.....	Jointly.	1902	1902	.....	.....	No....	At once.
262	Wire.....	Emp...	1902	1902	.....	.....	No....	3 months.
263	Wire.....	Emp...	1902	1902	.....	.....	No....	30 days.
264	Wire.....	Emp...	1892	1892	.....	.....	No....	4 months.
265	Wire.....	Emp...	1888	1888	.....	.....	No....	At once.

B.—Funds paying benefit on account of temporary disability.

266	Automobiles, etc.....	Emp...	1896	.....	.....	.....	No....	At once.
267	Bleacheries.....	Emp...	1905	.....	.....	.....	No....	12 weeks.
268	Boxes, wooden.....	Estab.	1877	.....	.....	.....	No....	At once.
269	Brass and copper, rolling mill.....	Emp...	1901	.....	.....	.....	No....	30 days.
270	Brass and copper, rolling mill.....	Emp...	1901	.....	.....	.....	No....	30 days.
271	Cars.....	Emp...	1891	.....	.....	.....	No....	At once.
272	Dry dock.....	Estab.	1900	.....	.....	.....	No....	At once.

<sup>1</sup> Accident on duty.

<sup>2</sup> May receive benefits if detained from work because of sickness in family; also one week's benefit in case of death in family.

<sup>3</sup> Except boys, girls, and those employed before organization.

<sup>4</sup> Temporary disability, 60 days; death, one year.

<sup>5</sup> Temporary disability, 30 days; death, 6 months.

<sup>6</sup> Until first contribution is collected.

<sup>7</sup> Sickness, and accident on duty.

TABLE I.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.

B.—Funds paying benefit on account of temporary disability—Concluded.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
273	Firearms .....	Emp...	1897				No...	At once.
274	Firearms .....	Emp...	1898				No...	30 days.
275	Furniture, etc. ....	Emp...	1901				No...	At once.
276	Glass .....	Emp...	1900				Yes...	(1)
277	Glass .....	Emp...	1902				No...	5 weeks.
278	Harness and saddlery .....	Emp...	1902				No...	1 month.
279	Insulated wire, etc. ....	Emp...	1904				No...	At once.
280	Iron and steel, blast furnace, and mining coal.	Estab. *	1897				No...	At once.
281	Machinery .....	Emp...	1897				No...	At once.
282	Machinery and tools .....	Emp...	1896				No...	4 weeks.
283	Mining, coal, and coke burning.	Jointly.	1903				Yes.	At once.
284	Optical goods, etc. ....	Emp...	1887				No...	3 weeks.
285	Paint .....	Jointly.	1901				Yes.	4 weeks.
286	Planos .....	Jointly.	1874				No...	1 month.
287	Planos .....	Emp...	1891				No...	6 weeks.
288	Pottery, sanitary .....	Emp...	1899				No...	1 month.
289	Printing, newspaper .....	Emp...	1902				No...	4 weeks.
290	Printing, newspaper .....	Emp...	1884				No...	At once.
291	Printing, newspaper .....	Emp...	1898				No...	3 weeks.
292	Printing, newspaper .....	Emp...	1906				No...	1 month.
293	Printing, newspaper .....	Emp...	1903				No...	4 weeks.
294	Railroad shops .....	Emp...	1884				No...	30 days.
295	Railway, street, elevated.	Emp...	1899				No...	At once.
296	Refining, copper .....	Jointly.	1899				Yes.	At once.
297	Rubber boots and shoes.	Emp...	1896				Yes.	2 months.
298	Sash, doors, and blinds .....	Estab. *	1897				Yes.	At once.
299	Shoes .....	Emp...	1904				No...	10 weeks.
300	Shoes .....	Emp...	1894				No...	3 months.
301	Silk .....	Emp...	1899				No...	8 weeks.
302	Smelting .....	Estab.	1893				No...	At once.
303	Store, clothing, retail .....	Emp...	1899				No...	30 days.
304	Watch cases .....	Emp...	1882				No...	At once.

C.—Funds paying benefits on account of temporary disability, death of members, and death of members' wives.

305	Abrasives .....	Emp...	1892	1892		1892	No...	3 months.
306	Agricultural implements .....	Emp...	1902	1902		1902	No...	At once.
307	Agricultural implements .....	Emp...	1903	1903		1903	No...	30 days.
308	Bakery .....	Emp...	1899	1899		1899	No...	3 months.
309	Brewery .....	Emp...	1892	1892		1892	No...	9 months.
310	Brewery .....	Emp...	1890	1890		1896	No...	(1)
311	Brewery .....	Emp...	1890	1890		1890	No...	6 months.
312	Chemicals, etc. ....	Estab.	1901	1901		1901	No...	6 months.
313	Chemicals, etc. ....	Emp...	1896	1896		1900	No...	3 months.
314	Chemicals, etc. ....	Jointly.	1888	1888		1898	Yes...	90 days.
315	China ware .....	Emp...	1904	1904		1904	No...	At once.
316	Clothing .....	Emp...	1886	1886		1886	No...	At once.
317	Cotton and woolen goods .....	Emp...	1880	1880		1890	No...	At once.
318	Cotton goods .....	Emp...	1884	1884		1884	No...	At once.
319	Dyeing and finishing, textiles .....	Emp...	1884	1884		1884	No...	6 months.
320	Electrical apparatus, etc. ....	Emp...	1887	1887		1887	No...	2 months.
321	Elevators .....	Emp...	1886	1886		1886	No...	6 months.
322	Express company .....	Emp...	1906	1906		1906	No...	3 months.
323	Furniture .....	Emp...	1889	1889		1889	No...	(1)

<sup>1</sup> Sickness, 3 months; accident, at once.

<sup>2</sup> Accident on duty.

<sup>3</sup> All working in coal mines.

<sup>4</sup> All earning over \$1.25 per day.

<sup>5</sup> Death of member's wife.

<sup>6</sup> Death of member's wife, or husband of member.

<sup>7</sup> Temporary disability, 3 months; death, at once.

<sup>8</sup> Temporary disability, 2 months; death, 6 months.

**TABLE L.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.**

**C.—Funds paying benefits on account of temporary disability, death of members, and death of members' wives—Concluded.**

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
324	Graphophones.....	Emp...	1902	1902	.....	<sup>1</sup> 1902	No....	60 days.
325	Insulated wire.....	Emp...	1903	1903	.....	<sup>1</sup> 1903	No....	At once.
326	Iron and steel, bolts and nuts.....	Emp...	1903	1903	.....	<sup>1</sup> 1903	No....	3 months.
327	Iron and steel, bolts and nuts.....	Jointly.	1899	1899	.....	<sup>1</sup> 1899	No....	At once.
328	Iron and steel, rolling mill, etc.....	Emp...	1900	1900	.....	<sup>1</sup> 1900	No....	2 weeks.
329	Leather.....	Emp...	1895	1895	.....	<sup>1</sup> 1895	No....	1 month.
330	Leather.....	Emp...	1898	1898	.....	<sup>1</sup> 1898	No....	1 month.
331	Leather.....	Emp...	1905	1905	.....	<sup>1</sup> 1905	No....	1 month.
332	Lithographing.....	Emp...	1892	1892	.....	<sup>1</sup> 1892	No....	1 month.
333	Machinery.....	Emp...	1883	1883	.....	<sup>1</sup> 1897	No....	( <sup>2</sup> )
334	Machinery.....	Emp...	1899	1899	.....	<sup>1</sup> 1899	No....	( <sup>2</sup> )
335	Machinery and tools.....	Emp...	1900	1900	.....	<sup>1</sup> 1900	No....	At once.
336	Mining, coal.....	Emp...	<sup>1</sup> 1902	1902	.....	<sup>1</sup> 1902	No....	At once.
337	Moldings, mirrors, etc.....	Emp...	1899	1899	.....	<sup>1</sup> 1899	No....	90 days.
338	Paint.....	Emp...	1885	1885	.....	<sup>1</sup> 1885	No....	12 months.
339	Planos.....	Emp...	1893	1893	.....	<sup>1</sup> 1893	No....	6 months.
340	Railroad shops.....	Emp...	1890	1890	.....	<sup>1</sup> 1890	No....	1 month.
341	Railroad shops.....	Emp...	1902	1902	.....	<sup>1</sup> 1903	No....	1 month.
342	Railroad shops.....	Emp...	1897	1897	.....	<sup>1</sup> 1897	No....	At once.
343	Railroad, steam (office only).....	Emp...	1890	1890	.....	<sup>1</sup> 1894	No....	At once.
344	Railway, street.....	Jointly.	1896	1896	.....	<sup>1</sup> 1896	No....	At once.
345	Railway, street, and electric lighting.....	Emp...	1892	1892	.....	<sup>1</sup> 1899	No....	( <sup>3</sup> )
346	Rubber goods.....	Emp...	1902	1902	.....	<sup>1</sup> 1902	No....	2 months.
347	Shade rollers.....	Emp...	1898	1898	.....	<sup>1</sup> 1898	No....	( <sup>4</sup> )
348	Tools, saws, etc.....	Emp...	1883	1883	.....	<sup>1</sup> 1883	No....	12 months.
349	Typewriters.....	Emp...	1901	1901	.....	<sup>1</sup> 1901	No....	3 months.
350	Wire and wire nails.....	Emp...	1896	1896	.....	<sup>1</sup> 1896	No....	1 month.

**D.—Funds paying benefits on account of temporary disability, permanent disability, and death of members.**

351	Agricultural implements.....	Emp...	1890	1890	<sup>1</sup> 1890	.....	No....	1 month.
352	Agricultural implements.....	Estab.	<sup>1</sup> 1897	<sup>1</sup> 1897	<sup>1</sup> 1897	.....	Yes....	At once.
353	Agricultural implements.....	Estab.	<sup>1</sup> 1899	<sup>1</sup> 1899	<sup>1</sup> 1899	.....	Yes....	At once.
354	Agricultural implements.....	Jointly.	1878	1878	1878	.....	Yes....	( <sup>5</sup> )
355	Brass goods, etc.....	Emp...	1899	1899	1899	.....	No....	( <sup>6</sup> )
356	Brewery.....	Emp...	1902	1902	1902	.....	No....	( <sup>7</sup> )
357	Bridges, etc.....	Estab.	<sup>1</sup> 1898	<sup>1</sup> 1898	<sup>1</sup> 1898	.....	Yes....	At once.
358	Cars.....	Emp...	1893	1893	1893	.....	No....	( <sup>8</sup> )
359	Dry dock.....	Estab.	<sup>1</sup> 1901	<sup>1</sup> 1901	<sup>1</sup> 1901	.....	Yes....	At once.
360	Electric light.....	Jointly.	1907	1907	<sup>10</sup> 1907	.....	No....	At once.
361	Foundry.....	Emp...	1901	1901	1901	.....	No....	( <sup>9</sup> )
362	Iron and steel, rolling mill, etc.....	Jointly.	<sup>14</sup> 1883	1883	<sup>16</sup> 1883	.....	No....	At once.
363	Iron and steel, rolling mill, etc.....	Emp...	1903	1903	1903	.....	No....	30 days.
364	Iron and steel, rolling mill, etc.....	Jointly.	1905	1905	<sup>10</sup> 1905	.....	No....	( <sup>10</sup> )

<sup>1</sup> Death of member's wife.

<sup>2</sup> Temporary disability or death, 30 days; death of wife, one year.

<sup>3</sup> Temporary disability or death, 6 months; death of wife, one year.

<sup>4</sup> Accident on duty.

<sup>5</sup> Temporary disability, 30 days; death, at once.

<sup>6</sup> Temporary disability, 3 months; death, 6 months.

<sup>7</sup> Accident on duty and occurring within 90 days.

<sup>8</sup> Three months; on payment of 3 months' dues in advance, at once.

<sup>9</sup> Two months; permanent disability must continue 2 years.

<sup>10</sup> Temporary or permanent disability, 3 months; death, one year.

<sup>11</sup> Sickness or natural death, 3 months; accident, at once; permanent disability benefit not payable until temporary disability benefit for 13 weeks has been received.

<sup>12</sup> Accident.

<sup>13</sup> Six months; permanent disability benefit not payable until temporary disability benefit for 13 weeks has been received.

<sup>14</sup> Sickness, and accident on duty or going to or from work.

<sup>15</sup> Accident on duty or going to or from work.

<sup>16</sup> One month; permanent disability benefit not payable until temporary disability benefit for 16 weeks has been received.

**TABLE I.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.**

**D.—Funds paying benefits on account of temporary disability, permanent disability, and death of members—Concluded.**

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
365	Iron and steel, rolling mill, furnaces, etc.	Jointly.	1900	1900	1900	.....	No....	At once.
366	Lithographing.....	Emp....	1897	1897	1897	.....	No....	( <sup>1</sup> )
367	Lithographing.....	Emp....	1886	1886	1886	.....	No....	2 months.
368	Locomotives.....	Estab..	1903	1903	1903	.....	Yes..	At once.
369	Machinery.....	Emp....	1899	1899	1899	.....	No....	( <sup>2</sup> )
370	Mining, coal.....	Jointly.	1886	1886	1886	.....	Yes..	( <sup>3</sup> )
371	Mining, coal.....	Jointly.	1882	1882	1882	.....	Yes..	( <sup>4</sup> )
372	Mining, coal.....	Emp....	1901	1901	1901	.....	Yes..	At once.
373	Mining, coal.....	Jointly.	1905	1905	1905	.....	Yes..	At once.
374	Mining, coal.....	Jointly.	1885	1885	1885	.....	No....	At once.
375	Mining, coal.....	Emp....	1883	1883	1883	.....	Yes..	( <sup>5</sup> )
376	Mining, copper.....	Jointly.	1877	1877	1877	.....	No....	At once.
377	Mining, copper.....	Jointly.	1902	1902	1902	.....	Yes..	( <sup>6</sup> )
378	Mining, copper.....	Jointly.	1899	1899	1899	.....	Yes..	( <sup>7</sup> )
379	Mining, copper.....	Jointly.	1900	1900	1900	.....	Yes..	( <sup>8</sup> )
380	Mining, iron ore.....	Jointly.	1899	1899	1899	.....	Yes..	At once.
381	Mining, iron ore.....	Estab..	1882	1882	1882	.....	Yes..	At once.
382	Mining, iron ore.....	Estab..	1902	1902	1902	.....	Yes..	At once.
383	Printing, newspaper.....	Emp....	1907	1907	1907	.....	No....	( <sup>9</sup> )
384	Pulleys.....	Emp....	1885	1905	1885	.....	No....	( <sup>10</sup> )
385	Pulp.....	Jointly.	1901	1901	1901	.....	No....	At once.
386	Sawmill.....	Estab..	1894	1894	1894	.....	Yes..	At once.

**E.—Funds paying benefits on account of temporary disability, death of members, death of members' wives, and death of other dependents.**

387	Carpets.....	Emp....	1901	1901	.....	1901	No....	At once.
388	Cereals.....	Emp....	1887	1887	.....	1887	No....	( <sup>11</sup> )
389	Express company.....	Emp....	1878	1878	.....	1878	No....	4 months.
390	Furniture.....	Jointly.	1902	1902	.....	1902	Yes..	3 months.
391	Iron and steel, blast furnace.....	Emp....	1898	1898	.....	1898	No....	At once.

<sup>1</sup> Accident on duty or going to or from work.

<sup>2</sup> Three months; permanent disability benefit not payable until temporary disability benefit for 13 weeks has been received.

<sup>3</sup> Accident on duty.

<sup>4</sup> Accident on duty and occurring within 90 days.

<sup>5</sup> At once; permanent disability benefit not payable until the year following the receipt of temporary disability benefit for 13 weeks.

<sup>6</sup> Sickness, and accident on duty or going to or from work.

<sup>7</sup> At once; permanent disability benefit not payable until temporary disability benefit for 26 weeks has been received.

<sup>8</sup> Temporary and permanent disability, at once; death, 3 months.

<sup>9</sup> Sickness, and accident on duty.

<sup>10</sup> Provided death occurs within 6 months of beginning of disability.

<sup>11</sup> Accident within 3 miles of association hall.

<sup>12</sup> Sickness or accident within 3 miles of association hall.

<sup>13</sup> At once; permanent disability benefit not payable until temporary disability benefit for one year has been received.

<sup>14</sup> At once; permanent disability benefit not payable until temporary disability benefit for 6 months has been received.

<sup>15</sup> Sixty days; permanent disability benefit not payable until temporary disability benefit for 13 weeks in second year has been received.

<sup>16</sup> Sixty days; permanent disability benefit not payable until temporary disability benefit for 11 weeks has been received.

<sup>17</sup> Accident on duty, and occurring within 3 months.

<sup>18</sup> Wife; children under 18 years of age.

<sup>19</sup> Wife; beneficiary in lieu of wife.

<sup>20</sup> Temporary disability, 3 months; death, at once.

<sup>21</sup> Wife; children under 15 years of age; parents of unmarried, or widowed member without children.

<sup>22</sup> Wife; dependent children.

<sup>23</sup> Wife; children under 18 years of age (including stillborn); dependent unmarried daughter 18 years and over and living at home; dependent crippled, or invalid, son 18 years and over.

**TABLE I.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.**

**E.—Funds paying benefits on account of temporary disability, death of members, death of members' wives, and death of other dependents—Concluded.**

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
392	Iron and steel, rolling mill, etc.	Emp.	1904	1904		1 1904	No.	2 weeks.
393	Iron and steel, rolling mill, etc.	Emp.	1888	1888		2 1888	No.	2 months.
394	Iron and steel, rolling mill, etc.	Emp.	1870	1870		3 1870	No.	1 month.
395	Locomotives	Jointly.	1904	1904		4 1904	Yes.	At once.
396	Mining, coal	Emp.	1900	1900		5 1900	No.	At once.
397	Mining, coal	Jointly.	1907	1907		6 1907	Yes.	At once.
398	Mining, coal	Emp.	1903	1903		7 1903	No.	At once.
399	Mining, coal	Emp.	1902	1902		8 1902	(11)	At once.
400	Mining, coal	Emp.	1904	1904		9 1904	(11)	At once.
401	Mining, coal	Emp.	1907	1907		10 1907	Yes.	At once.
402	Mining, coal	Emp.	1905	1905		11 1905	Yes.	At once.
403	Railway, street	Jointly.	1906	1906		12 1906	No.	1 month.
404	Railway, street	Estab.	1902	1902		13 1902	No.	At once.
405	Railway, street	Jointly.	1900	1900		14 1900	No.	At once.
406	Railway, street, and electric lighting	Emp.	1896	1896		15 1896	No.	At once.
407	Railway, street, and electric lighting	Emp.	1896	1896		16 1896	No.	30 days.
408	Railway, street, and electric lighting	Jointly.	1900	1900		17 1900	No.	60 days.
409	Rubber goods	Emp.	1905	1905		18 1905	No.	90 days.
410	Store, department	Emp.	1893	1896		19 1896	Yes.	(12)
411	Stoves and ranges	Emp.	1890	1890		20 1890	No.	At once.

**F.—Funds paying benefit on account of death of members.**

412	Agricultural implements	Emp.		1876		No.	60 days.
413	Collars, cuffs, and shirts	Emp.		1890		No.	30 days.
414	Cotton goods	Emp.		1883		No.	At once.
415	Cotton goods	Emp.		1887		No.	At once.
416	Electric light and power	Emp.		1906		No.	At once.
417	Gas	Emp.		1904		No.	At once.
418	Gas and electric light	Jointly.		1906		No.	At once.
419	Lime	Estab.		1900		Yes.	At once.
420	Railroad, steam (office only)	Emp.		1882		No.	At once.
421	Railway, street	Estab.		1891		Yes.	At once.
422	Railway, street	Emp.		1894		No.	At once.
423	Silk	Emp.		1904		No.	At once.
424	Steamship employees	Emp.		1898		No.	At once.

1 Wife; children 30 days and under 18 years of age.

2 Wife; children over 1 week and under 16 years of age; if unmarried, brother and sister between same ages, or widowed mother supported by unmarried member.

3 Wife; children under 16 years of age; mother supported by unmarried member.

4 Wife, mother, father, sisters, brothers, etc., next nearest kin of unmarried member or one dependent on him.

5 Wife; dependent children.

6 Accident on duty.

7 Sickness, and accident on duty.

8 Wife, minor children, parents supported by member; daughter or sister 16 years of age and over and unmarried or widowed if in charge of member's household.

9 Wife; children 3 years of age and under.

10 Wife, children 18 years of age and under, parents, and orphan brothers and sisters under 18 years and supported by member; sister or daughter over 18 years living with and supported by member.

11 Yes, miners, loaders, and drivers; no, laborers.

12 Wife; children 5 to 16 years of age.

13 Wife, and children 16 years of age and under, if residing in State at death; parents or wife's parents living with and supported by member; single sister or daughter acting as housekeeper.

14 Wife; children under 16 years of age.

15 Wife or mother passing physical requirements at time of application.

16 Wife; children under 14 years of age.

17 Wife; children under 14 years of age; widowed mother of unmarried member.

18 Wife; children; widowed mother supported by unmarried member.

19 Wife; mother of unmarried member, not exceeding 60 years of age at date of application. Both wife and mother must pass physical requirements.

20 Temporary disability, 30 days; death, 6 months.

21 Wife; widowed dependent mother of unmarried member.

22 Since May 1, 1907.

TABLE I.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Continued.

G.—Funds paying benefits on account of temporary disability, permanent disability, death of members, and death of members' wives.

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
425	Cement.....	Emp...	1904	1904	1904	1904	Yes...	At once.
426	Enameled and stamped ware.....	Emp...	1904	1904	1905	1904	No....	(*)
427	Iron and steel, rolling mill, etc.....	Emp...	1890	1890	1890	1890	No....	30 days.
428	Iron and steel, rolling mill, etc.....	Emp...	1902	1902	1902	1902	No....	30 days.
429	Iron and steel, rolling mill, furnaces, etc.	Jointly.	1882	1882	1882	1882	No....	(*)
430	Iron and steel, rolling mill, furnaces, etc.	Emp...	1898	1898	1898	1898	No....	30 days.
431	Iron and steel, rolling mill, furnaces, etc.	Emp...	1905	1905	1905	1905	No....	30 days.
432	Railway, street.....	Emp...	1885	1885	1885	1885	No....	6 months.
433	Steamship employees.....	Jointly.	1881	1881	1881	1881	No....	6 months.

H.—Funds paying benefits on account of death of members, death of members' wives, and death of other dependents.

434	Carpets, etc.....	Emp.....	1878	1878	No....	6 months.
435	Express company.....	Emp.....	1885	1885	No....	3 months.
436	Express company.....	Emp.....	1884	1884	No....	At once.
437	Express company.....	Emp.....	1878	1878	No....	At once.
438	Mining, coal.....	Emp.....	1908	1908	Yes...	At once.
439	Mining, coal.....	Estab.....	1894	1894	No....	(*)
440	Mining, coal.....	Emp.....	1908	1908	No....	At once.
441	Mining, coal.....	Jointly.....	1905	1905	Yes...	At once.
442	Mining, coal.....	Emp.....	1902	1902	No....	At once.
443	Mining, coal.....	Jointly.....	1902	1902	Yes...	At once.
444	Mining, coal.....	Jointly.....	1902	1902	Yes...	(*)
445	Stoves and ranges.....	Emp.....	1899	1899	No....	At once.
446	Watch cases.....	Emp.....	1888	1888	No....	1 year.

1 Accident.

2 Wife.

3 Six months; permanent disability benefit not payable until temporary disability benefit for 26 weeks has been received.

4 Accident, provided death does not occur within one month.

5 Provided death does not occur within one month of beginning of permanent disability.

6 At once; permanent disability benefit not payable for loss of limbs or eyes until 30 days after healed, other cases payable when wounds have healed.

7 Wife; unmarried children over 4 days and under 21 years of age.

8 Wife; children under 15 years; parents wholly or in part supported by unmarried member or childless widower.

9 Wife; dependent unmarried children; parents or sister wholly or partially dependent.

10 Wife; dependent unmarried children; parents or unmarried sister wholly or partially dependent.

11 Wife; dependent children.

12 Sickness, and accident on duty.

13 Wife; children 1 to 12 years of age; parents supported 1 year and over.

14 Natural death, 30 days; accidental death, at once.

15 Wife; children 1 year of age and over.

16 Wife; children 18 years of age and under; dependent relatives.

17 Wife; children from birth to age of maturity; father, father-in-law, mother, and mother-in-law, living with member; sister keeping house for and supported by member.

18 Benefits not paid if funds become exhausted because of closing of establishment.

19 Wife; dependent children (including stillborn); relatives and members of immediate family under 15 years of age. Benefits not paid if funds become exhausted because of closing of establishment.

20 Wife; children under 15 years of age.

21 Wife; children 1 month and over.

22 Wife; husband of member.

**TABLE L.—MANAGEMENT OF ESTABLISHMENT FUNDS, YEAR EACH BENEFIT WAS INSTITUTED, COMPULSORY MEMBERSHIP, AND LENGTH OF MEMBERSHIP REQUIRED TO ESTABLISH TITLE TO BENEFITS, BY INDUSTRIES—Concluded.**

**I.—Funds paying benefits on account of temporary disability, permanent disability, death of members, death of members' wives, and death of other dependents.**

Fund number.	Industry.	Managed by establishment, employees, or jointly.	Year benefit was instituted.				Membership compulsory?	Length of membership required to establish title to benefits.
			Temporary disability.	Death.	Permanent disability.	Other.		
447	Enamelled and stamped ware.....	Emp...	1902	1902	<sup>1</sup> 1902	<sup>2</sup> 1902	No....	( <sup>3</sup> )
448	Foundry.....	Emp...	1895	1895	<sup>1</sup> 1895	<sup>4</sup> 1895	No....	( <sup>5</sup> )
449	Iron and steel, rolling mill, etc.....	Emp...	1887	1887	<sup>1</sup> 1887	<sup>6</sup> 1887	No....	( <sup>6</sup> )
450	Iron and steel, rolling mill, furnaces, etc.....	Emp...	1899	1899	1899	<sup>7</sup> 1899	No....	( <sup>6</sup> )
451	Iron and steel, rolling mill, furnaces, etc.....	Emp...	1902	1902	<sup>1</sup> 1902	<sup>8</sup> 1902	No....	( <sup>6</sup> )
452	Mining, coal.....	Emp...	<sup>10</sup> 1901	<sup>10</sup> 1901	<sup>10</sup> 1901	<sup>11</sup> 1901	Yes...	At once.

**J.—Miscellaneous group, paying benefits as indicated.**

453	Correspondence schools, etc.....	Emp...	1901	1901	.....	<sup>12</sup> 1901	No....	4 weeks.
454	Cotton goods.....	Emp...	.....	1887	.....	<sup>13</sup> 1887	No....	At once.
455	Cotton goods.....	Emp...	.....	1887	.....	<sup>14</sup> 1887	No....	At once.
456	Cotton goods.....	Emp...	.....	1897	.....	<sup>15</sup> 1897	No....	At once.
457	Machinery.....	Jointly.	1899	1899	<sup>16</sup> 1899	<sup>16</sup> 1899	No....	( <sup>17</sup> )
458	Mining, coal.....	Jointly.	<sup>18</sup> 1902	1902	<sup>18</sup> 1902	<sup>18</sup> 1902	Yes...	( <sup>18</sup> )
459	Optical goods.....	Estab..	.....	.....	.....	<sup>19</sup> 1899	( <sup>19</sup> )	( <sup>19</sup> )
460	Railway, street.....	Estab..	.....	.....	.....	<sup>20</sup> 1908	( <sup>20</sup> )	( <sup>20</sup> )
461	Woolen goods.....	Estab..	.....	.....	1908	<sup>21</sup> 1908	( <sup>21</sup> )	( <sup>21</sup> )

<sup>1</sup> Accident.

<sup>2</sup> Wife; children over 1 month and under 16 years of age; widowed mother; brother or sister over 1 month and under 16 years; supported by unmarried member.

<sup>3</sup> Two months; permanent disability benefit not payable until temporary disability benefit for 52 weeks has been received.

<sup>4</sup> Wife; children over 1 week and under 16 years of age; parents supported by unmarried member.

<sup>5</sup> At once; permanent disability benefit not payable until temporary disability benefit for 4 months has been received.

<sup>6</sup> Wife; children under 16 years of age; parents supported by unmarried member.

<sup>7</sup> Wife; children over 1 and under 16 years of age; parents supported by unmarried member.

<sup>8</sup> Two months; permanent disability benefit, 30 days after drawing 6 months' temporary.

<sup>9</sup> Wife; children over 1 week and under 16 years of age; widowed mother; brother or sister over 1 week and under 16 years supported by member.

<sup>10</sup> Accident on duty.

<sup>11</sup> Wife, provided residing in State at death; children under 16 years of age residing with parents in State; widowed mother, sister, or daughter over 16 years unmarried and acting housekeeper for member, residing in State at death.

<sup>12</sup> Wife, if honorary member; husband of female member if honorary member; marriage benefit.

<sup>13</sup> Children under 8 years of age; parents over 60 years supported by member.

<sup>14</sup> Children under 8 years.

<sup>15</sup> Children 1 month and under 12 years of age; parents over 60 years supported by member.

<sup>16</sup> Superannuation.

<sup>17</sup> Temporary disability, permanent disability, and death, 2 months; at once if 2 months' dues are paid in advance; superannuation, 10 years.

<sup>18</sup> Wife; children 1 week and under 16 years of age; member's or wife's parents supported by member; daughter or sister 16 years and over, unmarried and acting housekeeper; superannuation taking effect in 1912.

<sup>19</sup> Temporary, permanent, and death, at once; superannuation, 10 years' continuous membership.

<sup>20</sup> Does not apply; pension fund.



TABLE III.—CLASSIFICATION OF MEMBERS IN ESTABLISHMENT

[This table shows the industry and the basis of the classification, the limitations of each class, and the things that are determined by the classification, in the funds in which there are two or more classes. The classification may govern all contributions, or dues only, or assessments only, and it may govern all benefits or only particular kinds of benefits. This table defines the classes mentioned in Table III, which immediately follows. Funds paying different benefits under varying conditions, but making no classification by contributions, do not appear in this table, as the facts are fully set forth in Table III.]

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF

Fund number.	Industry.	Description of classes.		
		Basis of classification.	Highest class.	Second class.
2	Agricultural implements.....	Weekly wages <sup>1</sup> .....	\$7.50 and over.....	\$5.00 to \$7.49.....
4	Air brakes.....	Monthly wages.....	\$95.00 and over.....	\$75.00 to \$94.99.....
5	Automobiles, etc.....	Weekly wages.....	\$8.00 and over.....	Any employee.....
6	Baking powder.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
8	Billiard tables, etc.....	Daily wages.....	\$2.50 and over.....	\$2.25 to \$2.49.....
10	Brass foundry.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
12	Brass goods, etc.....	Hourly wages.....	\$0.12½ and over.....	Under \$0.12½.....
20	Carpet sweepers.....	Weekly wages.....	\$8.00 and over.....	Any employee.....
26	Car wheels, etc.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
27	Cash registers.....	Weekly wages.....	\$6.50 and over.....	Under \$6.50.....
28	Celluloid goods.....	Temporary disability benefit.....	\$10.00 per week.....	\$9.00 per week.....
30	Cereals.....	Death benefit.....	\$100.00.....	\$50.00.....
40	Cotton, spool.....	Weekly wages.....	\$6.50 and over.....	Under \$6.50.....
41	Cotton, spool.....	Sex and weekly wages.....	Males, \$9.00 and over.....	Males, \$4.51 to \$8.99..... Females, \$5.00 and over.....
42	Cotton, spool.....	Sex and weekly wages.....	Males, \$9.00 and over.....	Males, \$4.51 to \$8.99..... Females, \$5.00 and over.....
43	Cotton wadding and waste.....	Sex and weekly wages.....	Males, \$9.00 and over.....	Males, \$4.51 to \$8.99..... Females, \$5.00 and over.....
45	Electrical apparatus, etc.....	Weekly wages.....	\$6.00.....	Under \$6.00.....
46	Electrical apparatus, etc.....	Age.....	Over 18.....	16 to 18.....
49	Electrical apparatus, etc.....	Age.....	18 and over.....	15 to 17.....
51	Electric power.....	Weekly wages.....	\$25.00 and over.....	\$20.00 to \$24.99.....
60	Furniture.....	Length of membership.....	18 months and under.....	Over 18 months.....
62	Furniture.....	Weekly wages.....	\$10.00 and over.....	\$6.00 to \$9.99.....
66	Glassware.....	Weekly wages.....	\$10.00 and over.....	\$6.00 to \$9.99.....
67	Hardware, etc.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
68	Hardware, vehicle.....	Age.....	21 and over.....	Under 21.....
71	Hats.....	Age.....	18 and over.....	Under 18.....
73	Hosiery.....	Age.....	18 and over.....	Under 18.....
75	Iron and steel, forgings.....	Monthly wages.....	\$50.00 and over.....	\$40.00 to \$49.99.....
76	Iron and steel, rolling mill, etc.....	Weekly wages.....	\$12.00 and over <sup>2</sup> .....	Under \$12.00.....
77	Iron and steel, rolling mill, etc.....	Daily wages.....	\$1.50 and over.....	\$1.00 to \$1.49.....
78	Iron and steel, rolling mill, etc.....	Daily wages.....	Over \$1.45.....	\$1.45 and under.....
79	Iron and steel, rolling mill, etc.....	Daily wages.....	\$1.40 and over.....	Under \$1.40.....
83	Jewelry.....	Daily wages.....	\$1.40 and over.....	Under \$1.40.....
85	Leather.....	Weekly wages.....	Over \$10.00.....	\$10.00 and under.....
89	Lithographing.....	Weekly wages.....	\$7.00 and over.....	Under \$7.00.....
92	Locomotives.....	Weekly wages.....	Over \$5.00.....	\$5.00 and under.....
93	Locomotives.....	Journeyman and apprentices.....	Journeyman.....	Apprentices.....
100	Machinery.....	Hourly wages.....	\$0.12½ and over <sup>3</sup> .....	Under \$0.12½.....
102	Machinery.....	Weekly wages.....	\$15.00 and over.....	\$10.00 to \$14.99.....
103	Machinery.....	Weekly wages.....	\$7.50 and over.....	Under \$7.50.....
105	Machinery.....	Hourly wages.....	\$0.12½ and over.....	Under \$0.12½.....
107	Machinery and tools.....	Age.....	21 and over.....	Under 21.....
109	Machinery and tools.....	Hourly wages.....	\$0.21 and over.....	\$0.15 and under \$0.21.....
111	Machine shop.....	Adults and apprentices.....	Adults.....	Apprentices.....
113	Machine shop and foundry.....	Daily wages.....	Over \$1.25.....	\$1.25 and under.....
117	Mining, coal.....	Age.....	18 and over.....	14 to 17.....
118	Mining, coal.....	Occupation and age.....	Miners and laborers of all ages.....	Others, 50 and over.....

<sup>1</sup> Members are not allowed to join class in which benefits exceed wages.

<sup>2</sup> Sixth, \$1.25 to \$1.49; seventh, under \$1.25.

<sup>3</sup> Sixth, \$5 per week; seventh, \$4 per week; eighth, \$3 per week.

## FUNDS HAVING TWO OR MORE CLASSES OF MEMBERSHIP.

[This table shows the industry and the basis of the classification, the limitations of each class, and the things that are determined by the classification, in the funds in which there are two or more classes. The classification may govern all contributions, or dues only, or assessments only, and it may govern all benefits or only particular kinds of benefits. This table defines the classes mentioned in Table III, which immediately follows. Funds paying different benefits under varying conditions, but making no classification by contributions, do not appear in this table, as the facts are fully set forth in Table III.]

## TEMPORARY DISABILITY AND DEATH OF MEMBERS.

Description of classes.			Classification determines amount of—	Fund number.
Third class.	Fourth class.	Fifth class.		
\$2.50 to \$4.99 ..			Contributions and benefits.....	2
\$55.00 to \$74.99.	\$35.00 to \$54.99.	Under \$35.00 ..	Contributions and temporary disability benefit	4
			Contributions and benefits.....	5
			Contributions and temporary disability benefit	6
\$2.00 to \$2.24 ..	\$1.75 to \$1.99 ..	\$1.50 to \$1.74 * ..	Contributions and temporary disability benefit	8
			Contributions and benefits.....	10
			Contributions and benefits.....	12
			Contributions and benefits.....	20
			Contributions and benefits.....	26
			Contributions and benefits.....	27
\$8.00 per week ..	\$7.00 per week ..	\$6.00 per week * ..	Contributions and temporary disability benefit	28
			Contributions and death benefit .....	
			Contributions and benefits.....	30.
Males, \$4.50 and under.			Contributions and benefits.....	40
Females, under \$5.00.				
Males, \$4.50 and under.			Contributions and benefits.....	41
Females, under \$5.00.				
Males, \$4.50 and under.			Contributions and benefits.....	42
Females, under \$5.00.				
			Contributions and benefits.....	43
			Contributions and temporary disability benefit	45
			Contributions and benefits.....	46
\$15.00 to \$19.99.	\$10.00 to \$14.99.	\$5.00 to \$9.99 ..	Contributions and benefits.....	49
			Contributions.....	51
			Contributions and benefits.....	60
			Contributions and benefits.....	62
			Contributions and benefits.....	66
			Contributions and benefits.....	67
			Contributions and benefits.....	68
			Contributions and benefits.....	71
\$30.00 to \$39.99.	\$20.00 to \$29.99.	\$12.00 to \$19.99 ..	Contributions and benefits.....	73
			Dues and temporary disability benefit .....	75
			Assessments for death benefit in case of accident.	76
			Contributions.....	77
			Contributions and benefits.....	78
			Contributions and benefits.....	79
			Contributions and benefits.....	83
			Contributions and temporary disability benefit	85
			Contributions and benefits.....	89
			Contributions and temporary disability benefit	92
			Contributions and temporary disability benefit	93
Under \$10.00 ..			Contributions.....	100
-			Dues, extraordinary assessments, and temporary disability benefit .....	102
			Contributions and benefits.....	108
			Contributions and temporary disability benefit	105
			Contributions and benefits.....	107
\$0.07½ and under \$0.15.	Under \$0.07½ ..		Dues, extraordinary assessments, and temporary disability benefit .....	109
			Contributions and temporary disability benefit	111
			Contributions and benefits.....	113
			Contributions and benefits.....	117
Others, under 50.			Dues.....	118

\* Members in this class may substitute benefits and contributions of second class if they so elect.

\* Excluding apprentices.

\* Including apprentices.

TABLE III.—CLASSIFICATION OF MEMBERS IN ESTABLISHMENT FUNDS

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPO-

Fund number.	Industry.	Description of classes.		
		Basis of classification.	Highest class.	Second class.
120	Mining, coal	Daily wages	\$2.00 to \$2.50	\$1.50 to \$1.99
121	Mining, coal	Hourly wages	\$0.15 and over	Under \$0.15
122	Mining, coal	Hourly wages	\$0.15 and over	Under \$0.15
125	Mining, coal	Daily wages	\$1.25 and over	Under \$1.25
127	Mining, coal	Daily wages	\$1.20 and over	Under \$1.20
128	Mining, coal	Occupation	Miners and skilled laborers	Mechanics
129	Mining, coal	Character of work	Inside men	Outside men
133	Optical goods	Weekly wages	\$6.00 and over	Under \$6.00
134	Optical goods	Weekly wages	\$12.00 and over	\$9.00 to \$11.99
135	Paint and varnish	Weekly wages	\$6.00 and over	\$3.00 to \$5.99
142	Paper and pulp	Sex	Males	Females
145	Paper, cardboard	Sex	Males	Females
148	Pickles, etc.	Weekly wages	\$7.00 and over	Under \$7.00
152	Pottery, china, etc.	Weekly wages	\$7.50 and over	Under \$7.50
167	Printing and binding	Weekly wages	\$6.00 and over	Under \$6.00
183	Railroad shops	Daily wages	\$1.75 and over	\$1.00 to \$1.74
186	Railway, street	Monthly wages	\$80.00	\$60.00 to \$79.99
193	Railway, street	Monthly wages	\$75.00 and over	\$35.00 to \$74.99
199	Railway, street, and electric lighting	Weekly wages	\$12.00 and over	\$9.00 and under \$12.00
202	Regalia, etc.	Weekly wages	\$7.00 and over	\$5.00 and under \$7.00
204	Rubber goods	Sex and age	Males 20 and over	Males under 20, and females
207	Sash, doors, and blinds	Weekly wages	\$12.01 and over	\$7.51 to \$12.00
208	Scales	Daily wages	\$1.00 and over	Under \$1.00
211	Shipbuilding	Weekly wages	\$15.00 and over	\$12.00 to \$14.99
213	Shoes	Weekly wages	\$11.00 and over	\$6.00 to \$10.99
215	Shoes	Age	20 and over	Under 20
216	Shoes	Weekly wages	Over \$6.00	\$4.00 to \$6.00
217	Shoes	Weekly wages	\$6.00 and over	Under \$6.00
220	Silk	Sex and age	Males over 18	Males 16 to 18, and females 16 and over
221	Silver-plated ware	Sex	Male	Female
222	Silvermiths	Weekly wages	\$9.00 and over	Under \$9.00
224	Slaughtering and meat packing	Daily wages	\$2.00 and over	Under \$2.00
226	Smelting and refining, copper and lead	Daily wages	\$2.50 and over	\$1.50 to \$2.49
227	Soap	Weekly wages	\$10.01 and over	\$5.01 to \$10.00
228	Soap	Conjugal condition and age	Married men	Single men
230	Store, clothing, wholesale and retail	Sex and age	Males 18 and over	Males under 18, and females
231	Store, department	Weekly wages	\$6.00 and over	\$6.00 to \$7.99
232	Store, department	Weekly wages	\$15.00 and over	\$13.50 to \$14.99
233	Store, department	Weekly wages	\$6.00 and over	Under \$6.00
234	Store, department	Temporary disability benefit	\$7.00 per week	\$3.50 per week
236	Store, department	Death benefit	\$50.00	\$25.00
237	Store, department	Weekly wages	\$10.00 and over	\$6.00 to \$9.99
237	Store, department	Weekly wages	Over \$5.00	\$3.01 to \$5.00
238	Store, department	Weekly wages	Over \$6.00	\$6.00 and under
239	Store, department	Weekly wages	\$15.00	\$12.00
241	Store, department	Weekly wages	\$10.00 and over	\$5.01 to \$9.99
242	Store, department	Weekly wages	Over \$5.00	\$2.51 to \$5.00
243	Store, department	Weekly wages	\$5.00 and over	Under \$5.00
245	Store, dry goods, retail	Weekly wages	Over \$5.00	\$5.00 and under
247	Store, furniture, etc.	Weekly wages	\$22.50	\$20.00
249	Store, mail order	Weekly wages	\$15.01 and over	\$12.01 to \$15.00
250	Store, mail order	Weekly wages	\$10.00 and over	\$7.00 to \$9.99
252	Stoves and ranges	Daily wages	\$2.00 and over	Under \$2.00
253	Stoves and ranges	Weekly wages	\$7.00 and over	Under \$7.00
261	Watches	Sex	Males	Females

<sup>1</sup> Any rate of pay.

<sup>2</sup> Sixth, \$6 to \$6.99; seventh, \$7 to \$7.99; eighth, \$8 to \$8.99; ninth, under \$6.

<sup>3</sup> Sixth, \$4.50 to \$6.74; seventh, \$2.25 to \$4.49.

<sup>4</sup> Members are not allowed to join class in which benefits exceed wages.

## HAVING TWO OR MORE CLASSES OF MEMBERSHIP—Continued.

## RARE DISABILITY AND DEATH OF MEMBERS—Concluded.

Description of classes.			Classification determines amount of—	Fund number.
Third class.	Fourth class.	Fifth class.		
\$1.00 to \$1.49	Under \$1.00		Contributions and temporary disability benefit	120
			Contributions and temporary disability benefit	121
			Contributions and temporary disability benefit	122
			Contributions and benefits	125
			Contributions and temporary disability benefit	127
			Contributions and benefits	128
Ordinary laborers.	Old men and boys.		Contributions	129
			Contributions and temporary disability benefit	133
			Contributions and benefits	134
\$6.00 to \$8.99	\$3.00 to \$5.99	Under \$3.00	Contributions and benefits	135
Under \$3.00			Dues and temporary disability benefit	142
			Contributions and benefits	145
			Dues and temporary disability benefit	148
			Contributions and benefits	152
			Contributions and benefits	167
			Contributions and temporary disability benefit	183
Under \$90.00			Contributions and benefits	186
(1) Under \$9.00			Contributions and benefits	193
			Contributions and benefits	199
Under \$5.00			Dues, extraordinary assessments, and temporary disability benefit.	202
			Contributions and benefits	204
\$5.00 to \$7.50			Dues and temporary disability benefit	207
			Contributions and benefits	208
\$11.00 to \$11.99	\$10.00 to \$10.99	\$9.00 to \$9.99 <sup>1</sup>	Contributions and temporary disability benefit	211
\$4.00 to \$5.99	Under \$4.00		Contributions and temporary disability benefit	213
			Contributions and benefits	215
Under \$4.00			Contributions and temporary disability benefit	216
			Contributions and temporary disability benefit	217
Males and females under 16.			Contributions and benefits	220
			Contributions and benefits	221
			Contributions and benefits	222
			Contributions and benefits	224
Under \$1.50			Contributions	226
\$5.00 and under.			Contributions and benefits	227
Boys, 16 to 20.			Contributions and benefits	228
			Contributions and death benefit	230
\$4.00 to \$5.99	Under \$4.00		Contributions and death benefit	231
\$11.25 to \$13.49	\$9.00 to \$11.24	\$6.75 to \$8.99 <sup>2</sup>	Contributions and temporary disability benefit	232
			Contributions and benefits	233
			Contributions and benefits	234
Under \$6.00			Contributions and benefits	236
\$3.00 and under.			Contributions and benefits	237
\$10.00	\$7.50	\$5.00 <sup>3</sup>	Contributions and benefits	238
\$2.51 to 5.00	\$2.50 and under.		Contributions and temporary disability benefit	239
			Dues and death benefit	241
\$2.50 and under.			Contributions and benefits	242
			Contributions and benefits	243
			Contributions and benefits	245
\$18.00	\$16.50	\$15.00 <sup>4</sup>	Contributions and temporary disability benefit	247
\$9.01 to \$12.00	\$6.01 to \$9.00	\$4.01 to \$6.00 <sup>5</sup>	Contributions and benefits	249
\$5.00 to \$6.99			Contributions and benefits	250
			Contributions and benefits	252
			Contributions and benefits	253
			Contributions and temporary disability benefit	261

<sup>1</sup> Sixth, \$4; seventh, \$2.50.<sup>2</sup> Sixth, \$13.50; seventh, \$12; eighth, \$10; ninth, \$9; tenth, \$7.50; eleventh, \$6; twelfth, \$4.50; thirteenth, \$3.<sup>3</sup> Sixth, \$4 and under.

TABLE III.—CLASSIFICATION OF MEMBERS IN ESTABLISHMENT FUNDS

## B.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Industry.	Description of classes.		
		Basis of classification.	Highest class.	Second class.
277	Glass.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
282	Machinery and tools.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
284	Optical goods, etc.....	Weekly wages.....	\$8.00 and over.....	Under \$8.00.....
303	Store, clothing, retail.....	Weekly wages.....	\$25.00.....	\$20.00.....
304	Watch cases.....	Age.....	21 and over.....	Under 21.....

## C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DIS-

308	Bakery.....	Sex.....	Males.....	Females.....
314	Chemicals, etc.....	Weekly wages.....	\$5.00 and over.....	Under \$5.00.....
327	Iron and steel, bolts and nuts.....	Monthly wages.....	Over \$45.00.....	\$35.01 to \$45.00.....
335	Machinery and tools.....	Journeyman and apprentices.....	Journeyman.....	Apprentices.....
342	Railroad shops.....	Hourly wages.....	\$0.15 and over.....	Under \$0.15.....

## D.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DIS-

351	Agricultural implements.....	Weekly wages and age.....	\$5.00 and over and 20 years and over regardless of age.....	Under \$5.00 if under 20 years of age.....
354	Agricultural implements.....	Daily wages.....	Over \$1.00.....	\$1.00 and under.....
358	Cars.....	Age.....	20 to 50.....	14 to 19.....
360	Electric light.....	Monthly wages.....	\$150.00 and over.....	Under \$150.00.....
362	Iron and steel, rolling mill, etc.....	Age and physical condition.....	46 to 55.....	18 to 45.....
364	Iron and steel, rolling mill, etc.....	Monthly wages.....	\$100.00 and over.....	\$75.00 to \$90.00.....
365	Iron and steel, rolling mill, furnaces, etc.....	Amount of benefits desired.....	(*).....	(*).....
367	Lithographing.....	Amount of benefits.....	(*).....	(*).....
373	Mining, coal.....	Occupation and daily wages.....	Railway employees in train service.....	Other railway employees and colliery employees over \$1.10.....
374	Mining, coal.....	Daily wages.....	\$1.00 and over.....	Under \$1.00.....
375	Mining, coal.....	Daily wages.....	\$1.25 and over.....	\$1.00 and under.....
376	Mining, copper.....	Monthly wages.....	Over \$30.00.....	\$30.00 and under.....
386	Sawmill.....	Conjugal condition.....	Married men.....	Single men.....

## E.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY, DEATH

395	Locomotives.....	Daily wages.....	\$1.00 and over.....	\$0.50 to \$0.90.....
399	Mining, coal.....	Age.....	18 and over <sup>1</sup> .....	Under 18 <sup>1</sup> .....
401	Mining, coal.....	Age.....	16 and over.....	Under 16.....
402	Mining, coal.....	Age.....	18 and over <sup>1</sup> .....	Under 18 <sup>1</sup> .....
410	Store, department.....	Weekly wages.....	\$5.00 and over.....	\$3.51 to \$4.99.....
411	Stoves and ranges.....	Weekly wages.....	Over \$6.00.....	\$4.00 to \$6.00.....

<sup>1</sup> Sixth, \$7.50; seventh, \$5; eighth, \$2.50.<sup>2</sup> And those unable to pass physical examination.

<sup>3</sup> Temporary disability benefit, highest, \$6 per week; second, \$4 per week. Permanent disability benefit for accident on duty or going to or from work: Highest, \$500 for loss of one hand or one foot at or between wrist or ankle and junction of middle third of forearm or leg; \$725 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$850 for loss of one arm or one leg at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$300 for loss of one eye, or \$1,000 for total blindness. Second, \$400 for loss of one hand or one foot at or between wrist or ankle and junction of upper and middle third of forearm or leg; \$483.33 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$566.66 for loss of one arm or one leg at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$200 for loss of one eye; \$670 for total blindness. The board of directors may pay not to exceed \$600 to members of the highest class and \$400 to members

# HAVING TWO OR MORE CLASSES OF MEMBERSHIP—Continued. OF TEMPORARY DISABILITY.

Description of classes.			Classification determines amount of—	Fund number.
Third class.	Fourth class.	Fifth class.		
			Contributions and benefits.....	277
			Contributions and benefits.....	282
			Contributions and benefits.....	284
\$15.00	\$12.50	\$10.00	Contributions and benefits.....	303
			Contributions and benefits.....	304

## ABILITY, DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES.

			Contributions and temporary disability benefit.....	308
			Contributions and temporary disability benefit.....	314
\$35.00 and under.			Contributions and benefits.....	327
			Contributions, temporary disability benefits, and death benefits of members.....	335
			Contributions and temporary disability benefit.....	342

## ABILITY, PERMANENT DISABILITY, AND DEATH OF MEMBERS.

			Contributions and benefits.....	351
			Contributions.....	354
			Contributions and temporary disability benefit.....	358
			Dues.....	360
56 to 59 <sup>1</sup>			Contributions and death benefit.....	362
\$50.00 to \$74.99.	Under \$50.00.		Dues and temporary disability benefit.....	364
			Contributions and benefits.....	365
( <sup>1</sup> ) Other railway employees and colliery employees \$1.10 and under.			Contributions and benefits.....	367
			Contributions.....	373
			Contributions and benefits.....	374
			Contributions and benefits.....	375
			Contributions and benefits.....	376
			Contributions.....	386

## OF MEMBERS, DEATH OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS.

			Contributions and benefits.....	395
			Contributions and temporary disability benefit.....	399
			Contributions, temporary disability benefit, and death benefit of members.....	401
			Contributions, temporary disability benefit, and death benefit of members.....	402
\$3.50 and under.			Contributions and death benefit of members.....	410
			Contributions and temporary disability benefit.....	411

of the second class for injuries other than those specified above. The above benefits shall not be cumulative. Death benefit for natural or accidental death when not on duty: Highest, \$100; second, \$67. For accidental death on duty or within 4 months from beginning of disability: Highest, \$1,150; second, \$770.

<sup>1</sup>Temporary disability benefit: Highest, \$5 per week; second, \$3 per week; third, \$2 per week. Permanent disability benefit for accident on duty: Highest, \$5 per week for 26 weeks and an additional lump sum of \$50 for loss of one hand or one foot; \$10 for loss of one finger; \$5 for partial loss of one finger; \$100 for loss of both eyes; \$25 for loss of one eye. Second, \$3 per week for 26 weeks and an additional lump sum of \$30 for loss of one hand or one foot; \$6 for loss of one finger; \$3 for partial loss of one finger; \$60 for loss of both eyes; \$15 for loss of one eye. Third, \$2 per week for 26 weeks and an additional lump sum of \$20 for loss of one hand or one foot; \$4 for loss of one finger; \$2 for partial loss of one finger; \$40 for loss of both eyes; \$10 for loss of one eye. Death benefit: Highest, \$25; second, \$15; third, \$10.

<sup>2</sup>Those under 18 years of age doing work of those 18 and over are members of the highest class.

TABLE III.—CLASSIFICATION OF MEMBERS IN ESTABLISHMENT FUNDS

## F.—FUNDS PAYING BENEFIT ON

Fund number.	Industry.	Description of classes.		
		Basis of classification.	Highest class.	Second class.
418	Gas and electric light.....	Monthly wages....	Over \$75.00.....	\$50.01 to \$75.00....

## G.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY, PER-

427	Iron and steel, rolling mill, etc....	Age at time of joining association.	50 and over.....	Under 50.....
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## H.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY, PERMANENT OF OTHER

452	Mining, coal.....	Age.....	16 and over.....	Under 16.....
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## J.—MISCELLANEOUS GROUP, PAY-

453	Correspondence schools, etc.....	Monthly wages....	\$100.00 and over....	\$75.00 to \$99.00....
458	Mining, coal.....	Age.....	16 and over.....	Under 16.....

## HAVING TWO OR MORE CLASSES OF MEMBERSHIP—Concluded.

## ACCOUNT OF DEATH OF MEMBERS.

Description of classes.			Classification determines amount of—	Fund number.
Third class.	Fourth class.	Fifth class.		
\$50.00 and under.	.....	.....	Contributions.....	418

## MENT DISABILITY, DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES.

.....	.....	.....	Dues.....	427
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## MENT DISABILITY, DEATH OF MEMBERS, DEATH OF MEMBERS' WIVES, AND DEATH DEPENDENTS.

.....	.....	.....	Contributions and benefits.....	452
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## ING BENEFITS AS SPECIFIED.

\$50.00 to \$74.00	\$25.00 to \$49.00	Under \$25.00....	Contributions and benefits.....	453
.....	.....	.....	Contributions and benefits.....	458



TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
1	Abrasives.....			\$2.00							
2	Agricultural implements.	1st.	\$0.50	9.00							
		2d.	.50	3.60							
		3d.	.25	1.80							
3	Agricultural implements.			4.25							
		1st.		18.00							
		2d.		15.00							
4	Air brakes.....	3d.		12.00							
		4th.		9.00							
		5th.		6.00							
5	Automobiles, etc.....	1st.		4.80							
		2d.		2.40							
6	Baking powder.....	1st.	.50	5.20							
		2d.	.25	2.60							
7	Barbers' supplies, manu- facturing and whole- sale.			3.00							
8	Billiard tables, etc.....	1st.		6.00							
		2d.		5.40							
		3d.		4.80							
		4th.		4.20							
		5th.		3.60							
		6th.		3.00							
		7th.		2.40							
9	Boxes and baskets.....		1.00	5.20							
10	Brass foundry.....	1st.	.25	2.00							
		2d.	.15	1.56							
11	Brass goods, etc.....		1.00	3.00	Death benefit.	\$1.00			1		1
12	Brass goods, etc.....	1st.	.50	3.00							
		2d.	.25	1.80							
13	Brewery.....		3.00	6.00							
14	Brewery.....		1.00	6.00	Death benefit.	1.00	1	1	1		1
15	Bridges.....		.75	3.00	Death benefit.	1.00		1		1	
16	Bridges.....			3.00							
17	Bridges.....			5.20	Death benefit.	.50	1	1	1		
18	Brushes.....		2.00	3.00							
19	Carpets and curtains.....		( <sup>19</sup> )	6.00	Death benefit.	.25	3	2	4	1	
20	Carpet sweepers.....	1st.		6.00							
		2d.		3.00							
21	Carriages and wagons.....		.50	5.20	Death benefit.	.15	2	1			
22	Carriages and wagons.....		.50	2.60							
23	Carriages and wagons.....		.50	3.90							
24	Cars.....		1.00	3.00							
25	Cartridges.....		1.00	3.00							
26	Car wheels, etc.....	1st.		5.20	Death benefit.	<sup>20</sup> .50	1	3	1	1	3
		2d.		2.60	Death benefit.	<sup>20</sup> .25					
27	Cash registers.....	1st.	.50	5.20							
		2d.	.50	2.60							

<sup>1</sup> And for accident, surgical treatment. For grave injury or chronic sickness, a lump sum in lieu of benefit may be paid.

<sup>2</sup> For one disability.

<sup>3</sup> Including \$150 donated by the establishment.

<sup>4</sup> Not reported.

<sup>5</sup> And medical treatment.

<sup>6</sup> Three months in one year or three-months for one disability.

<sup>7</sup> Arrears.

<sup>8</sup> Or for one disability.

<sup>9</sup> From date of beginning of disability; further benefits may be extended by association.

<sup>10</sup> Per working day, and medical and surgical treatment.

<sup>11</sup> Back dues.

<sup>12</sup> From date of beginning of benefits; a second disability occurring within 4 weeks of the first considered as a continuation of the first.

<sup>13</sup> For sickness, and accident on duty.

<sup>14</sup> Third period, \$1 per week to end of disability.

<sup>15</sup> One dollar per member.

<sup>16</sup> Time may be extended by managing board.

<sup>17</sup> Fifty cents per member, not to exceed \$200.

<sup>18</sup> Pro rata.

## BENEFITS PAID IN ESTABLISHMENT FUNDS.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
\$0.25	1	None.	\$2.85	\$5.00	13	\$2.50	13	\$50.00				1
		None.	1.11	7.50	15			30.00				2
.25	15	None.		5.00	15			30.00				
				2.50	15			15.00				
				7.00	12			50.00				3
				115.00								
		None.	2.86	112.50								
				100.00	39			300.00				4
				17.50								
				15.00								
(4)		None.		6.00	(4)	3.00	(4)	100.00				5
				2.00	(4)	1.50	(4)	50.00				
		(7)		6.00	8			50.00				6
				3.00	8							
(4)		None.	.60	5.00	13			100.00				7
				101.25								
				101.12								
				101.00								
		None.		10.87	13			100.00				8
				10.75								
				10.62								
				10.50								
(4)		\$1.00	.17	5.00	10			50.00				9
(4)		(11)	.91	5.00	13	2.50	13	50.00				
		None.		2.50	13	1.25	13	25.00				10
				5.00	26	2.50	26	50.00				11
		None.		137.00				75.00				
				134.20	6			45.00				12
(4)	10	3.00	6.67	5.00	16	2.50	16	(16) 100.00				13
		(7)		6.00	16			(16) 100.00				14
		.75		5.00	17			(16) 50.00				15
		None.		5.00	13			50.00				16
		None.	.70	5.00	10			(17) 50.00				17
(10)		2.00		6.00	10			50.00				18
		(4)		5.00	15			75.00				19
		None.		(21)	13			300.00				20
				(21)				150.00				
		(11)		6.00	10			50.00				21
(10)		(11)	1.72	(21)	10			50.00				22
(10)		(11)		4.00	13	2.00	13	100.00				23
(10)		1.00		1.00	10			50.00				24
.50		1.00		5.00	13			(20) 50.00				25
(4)		None.	1.35	7.00	13			(20) 50.00				26
				3.50	13			(21) 50.00				
.50		1.30		4.50	1	9.00	12	112.50				27
.25		1.30	2.79	2.25	1	4.50	12	56.25				

<sup>10</sup> Based on age: 18 to 39 years, 50 cents; 40 to 49, \$1; 50 to 54, \$1.50.

<sup>11</sup> From date of beginning of disability.

<sup>12</sup> For accident on duty, full amount of wages not to exceed \$12; for sickness, \$6.

<sup>13</sup> For accident on duty, full amount of wages not to exceed \$8; for sickness, not to exceed \$3.50.

<sup>14</sup> Time may be extended by managing board not to exceed 13 additional weeks.

<sup>15</sup> For death from sickness, and accident on duty.

<sup>16</sup> For accident, \$7.50; sickness, \$5.

<sup>17</sup> And arrears.

<sup>18</sup> Per working day.

<sup>19</sup> One hundred dollars if a member 1 year and over; \$50, under 1 year.

<sup>20</sup> On death of member of 1st class; 25 and 13 cents, respectively, on death of member of 2d class.

<sup>21</sup> The amount realized from an assessment of 50 and 25 cents each, respectively, on members of 1st and 2d classes.

<sup>22</sup> The amount realized from an assessment of 25 and 13 cents each, respectively, on members of 1st and 2d classes.

<sup>23</sup> In addition, a special fund (amounting in the last year to \$1,103.94) is collected by passing the hat among the employees, the establishment contributing an equal amount. This passes through the treasurer's hands and is given to deserving employees, whether members of relief association or not.

<sup>24</sup> For one disability; a second disability occurring within 4 weeks of the first considered continuation of the first; not entitled to more than 26 weeks in one year.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
							1st.	2d.	3d.	4th.	
28	Celluloid goods <sup>1</sup> .....	1st.....		\$11.44							
		2d.....		10.40							
		3d.....		9.36							
		4th.....		8.32							
		5th.....		7.28							
		6th.....		6.24							
		7th.....		5.20							
		8th.....		4.16							
29	Cereals.....	1st.....		2.08							
		2d.....		1.04							
30	Cereals.....	1st.....	\$0.50	5.20							
		2d.....		2.60							
31	Chemicals, etc.....	1st.....	.25	1.30							
		2d.....		1.00							
32	Chemicals, etc.....	1st.....	1.00	5.20							
		2d.....		3.00							
33	China ware, etc.....	1st.....	.25	5.20	Death benefit.	\$0.50			1		
		2d.....		1.00	In lieu of dues.	.50	4	3	3	4	3
34	Chocolate.....	1st.....	1.00	3.00	Death benefit.	1.00	1	1			1
		2d.....		2.00	Death benefit.	.50					
35	Coffins.....	1st.....	2.00	5.20	Temp. dis. ben.	.10	12	11	10	12	14
		2d.....		.50	Death benefit.	1.00	1	2	3	3	
36	Cooperage.....	1st.....	.50	3.00							
		2d.....		.50							
37	Cotton goods.....	1st.....	1.00	3.00							
		2d.....		2.00							
38	Cotton goods.....	1st.....		2.00							
		2d.....		1.00							
39	Cotton, spool.....	1st.....		5.20							
		2d.....		2.60							
40	Cotton, spool.....	1st.....		1.30							
		2d.....		1.00							
41	Cotton, spool.....	1st.....		5.20							
		2d.....		2.60							
42	Cotton, spool.....	1st.....		1.30							
		2d.....		1.00							
43	Cotton, spool.....	1st.....		5.20							
		2d.....		2.60							
44	Cotton wadding and waste	1st.....	.25	1.30							
		2d.....		.25							
45	Dry docks, etc.....	1st.....	.25	3.00							
		2d.....		.25							
46	Electrical apparatus, etc.	1st.....	.50	5.20							
		2d.....		.25							
47	Electrical apparatus, etc.	1st.....	1.50	6.00							
		2d.....		1.00							
48	Electrical apparatus, etc.	1st.....	.20	5.20							
		2d.....		1.00							
49	Electrical apparatus, etc.	1st.....		20.80							
		2d.....		15.60							
50	Electrical apparatus, etc.	1st.....		10.40							
		2d.....		5.20							
51	Electric light and power	1st.....		2.60							
		2d.....		1.30							
52	Electric power.....	1st.....	2.00	6.00							
		2d.....		2.00							

<sup>1</sup> Members of this fund are classified separately for temporary and death benefits.

<sup>2</sup> Arrears.

<sup>3</sup> And medical treatment, except in cases where surgeon or specialist is required.

<sup>4</sup> Third period, 13 weeks, one-half rates of first period; fourth period, 13 weeks, one-fourth rates of first period.

<sup>5</sup> Per working day.

<sup>6</sup> One hundred working days from date of first disability.

<sup>7</sup> Not reported.

<sup>8</sup> For one disability.

<sup>9</sup> And medical treatment.

<sup>10</sup> And arrears.

<sup>11</sup> Time may be extended by majority vote of members present and voting.

<sup>12</sup> Time may be extended by society.

<sup>13</sup> Varies from 10 to 50 cents.

<sup>14</sup> And back dues.

<sup>15</sup> From first report of disability; time may be extended by vote of association.

<sup>16</sup> And arrears if dropped for nonpayment of assessments; arrears only if dropped for leaving employ of establishment.

<sup>17</sup> If establishment is running full time; \$3, three-fourths time; \$2, half time; no benefits paid if not running. Not entitled to benefits if paid full time by establishment for disability from accident; \$2 per week if paid half time by establishment.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
				Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
				\$10.00	13	\$7.50	13					
				\$9.00	13	\$6.75	13					
				\$8.00	13	\$6.00	13					
				\$7.00	13	\$5.25	13					
				\$6.00	13	\$4.50	13					
				\$5.00	13	\$3.75	13					
				\$4.00	13	\$3.00	13					
				\$3.00	13	\$2.25	13					
		(*)	\$1.40									28
		(*)						\$100.00				
\$0.10		(*)		\$1.00	(*)			50.00				29
.50		(*)	\$2.20	\$1.00				50.00				30
.25		(*)		\$3.00	\$13			75.00				31
	1		\$0.50	\$5.00				100.00				32
.25		None.	3.03	\$5.00	13	2.50	13	100.00				33
(*)		\$1.50		\$5.00	12			50.00				34
(*)		None.	2.23	\$5.00	11 10			75.00				35
(*)		(*)		\$5.00	10			100.00				36
(*)		\$2.00		\$5.00	16			25.00				37
.25		\$1.50		\$3.00	12			40.00				38
		\$1.00	1.09	\$4.00	\$12			(*)				39
1.00		(*)	.71	\$5.00	\$6			50.00				40
(*)		None.	.80	\$5.00	26	2.50	26	50.00				41
				2.50	26	1.25	26	25.00				42
(*)				1.25	26	.62½	26	12.50				43
		None.	.73	\$5.00	26	2.50	\$26	50.00				44
				2.50	26	1.25	\$26	25.00				45
(*)				1.25	26	.62½	\$26	12.50				46
		None.	.66	\$5.00	26	2.50	26	50.00				47
				2.50	26	1.25	26	25.00				48
				1.25	26	.62½	26	12.50				49
		(*)	1.64	\$5.00	\$6			\$45.00				50
		3.00		\$5.00	18			\$35.00				51
		(*)		7.00				50.00				52
		(*)		\$5.00	14			100.00				53
		(*)		2.50								54
(*)		(*)		\$5.00	\$13			100.00				55
		(*)		\$3.00				50.00				56
		(*)		\$5.00	10	3.00	10	50.00				57
		\$1.00		\$5.00	20			100.00				58
				\$25.00				100.00				59
		(*)	3.39	\$20.00				100.00				60
				\$15.00				100.00				61
				\$10.00				100.00				62
				\$5.00				50.00				63
		None.	3.05		26							64
		(*)	5.15	\$7.00	\$13	3.50	\$13	100.00				65

\* In 6 months.

\* One dollar per member.

\* In worthy cases time may be extended by vote of society.

\* Pro rata, according to class.

\* Time may be extended by managing board at rate paid during first period.

\* Back dues.

\* And unpaid balance of 6 weeks temporary benefits.

\* Back dues and fines.

\* \$7.20, when fund is reduced to \$3,000.

\* \$3.60, when fund is reduced to \$3,000.

\* Three months' back dues.

\* From beginning of disability.

\* One and one-half per cent of wages.

\* For accident on duty; one-half of wages and hospital service or medical treatment at home.

\* One-half of wages for 26 weeks.

\* Arrears and accumulated dues from date of suspension to date of reinstatement.

\* When funds fall below \$500, and until funds amount to \$1,000, \$7 for one week and \$5 per week for next 12 weeks.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.													
					Purpose.	Amount of each assessment.	Number of assess- ments in—											
							Sched- ule year.	Preceding years.										
								1st.	2d.	3d.	4th.							
52	Enameled and stamped ware.		(1)	\$4.00														
53	Express company.		\$1.50	6.00														
54	Express company.		1.00	6.00														
55	Express company.		1.00	6.00														
56	Firearms.		.25	2.60														
57	Fire brick, etc.		.05		{Temp. dis. ben. Death benefit. In lieu of dues.	\$0.10	14	27	11	19	34							
58	Flour.		1.00			1.00												
59	Fur goods, manufactur- ing, wholesale and retail.		1.00	3.00	.50	4	4	4										
60	Furniture.	1st.	.50	6.00	{													
		2d.	.25	3.00														
61	Furniture.	1st.	.50	3.00														
62	Furniture.	2d.	.25	3.00														
63	Furniture.		.25	3.00														
64	Furniture.		.25	3.25	{													
65	Gas.		(2)	(2)														
66	Glassware.	1st.	.50	6.00														
		2d.	.25	3.00														
67	Hardware, etc.	1st.		6.00														
		2d.		3.00	{													
68	Hardware, vehicle.	1st.		6.00														
		2d.		3.00														
69	Harness.		.25	3.00														
70	Hats.		1.00	5.20														
71	Hats.	1st.		3.00	{													
		2d.		1.80														
72	Heating apparatus.			3.00														
		1st.	.50	7.80														
		2d.	.50	6.50														
73	Hosiery.	3d.	.50	3.90	{													
		4th.	.50	2.60														
		5th.	.50	1.30														
74	Hotel.		2.50	6.00														
				6.00														
75	Iron and steel, forgings.	1st.		10.40	{													
		2d.		5.20														
76	Iron and steel, rolling mill, etc.	1st.	.50	2.60							{	Death benefit.	(2) (2)	14	12	6	6	8
		2d.																
77	Iron and steel, rolling mill, etc.	1st.																
		2d.		4.80														
78	Iron and steel, rolling mill, etc.	1st.	2.00	6.00														
		2d.	1.00	3.00	{													
79	Iron and steel, rolling mill, etc.	1st.	3.00	4.80														
		2d.	1.50	2.40														

<sup>1</sup> Based on age: 18 to 30, \$3; 31 to 40, \$6; 41 to 50, \$10.

<sup>2</sup> Arrears.

<sup>3</sup> From first report of disability; time may be extended by vote of association.

<sup>4</sup> If a member 15 years and over, \$100; 5 and under 15 years, \$75; 4 and under 5 years, \$70; 3 and under 4 years, \$65; 2 and under 3 years, \$60; 1 and under 2 years, \$55; under 1 year, \$50.

<sup>5</sup> Per day.

<sup>6</sup> Eighty-four days for one disability.

<sup>7</sup> Suspended members, as new members; expelled members, after six months, on payment of all dues and fines due at time of expulsion and taking same course as new members.

<sup>8</sup> Benefit may be continued by officers of association.

<sup>9</sup> From receipt of first benefits; time may be extended by managing board.

<sup>10</sup> Two dollars of this contributed by establishment. For accident establishment contributes difference between \$5 received from association and employee's full pay.

<sup>11</sup> Not reported.

<sup>12</sup> For accident on duty or going to or from work.

<sup>13</sup> For one accident.

<sup>14</sup> For death from accident on duty or going to or from work.

<sup>15</sup> And arrears.

<sup>16</sup> From date of application for benefits, or for one disability.

<sup>17</sup> For payment of death benefits, 50 cents; to replenish fund, pro rata.

<sup>18</sup> Five dollars if 17 years of age and over; \$3, if under 17.

<sup>19</sup> For one disability.

<sup>20</sup> Pro rata.

<sup>21</sup> Benefits may be extended not to exceed 4 weeks by visiting committee in needy cases.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstate- ment fee.	Average contribution of estab- lishment per mem- ber.	Benefit payments.								Fund num- ber.
				Temporary disability.				Death.	Other benefits.			
				Amount of each assessment.	Number in last five years.	Benefit per week.	Limit in one year (wk.).		Benefit per week.	Limit in one year (wk.).	Perma- nent dis- ability.	
\$1.00		( <sup>2</sup> )		\$5.00	<sup>2</sup> 15			( <sup>4</sup> )			52	
.50		\$1.50		<sup>1</sup> 1.00	( <sup>5</sup> )			\$150.00			53	
.25	6	( <sup>7</sup> )		2.00	1	\$7.00	<sup>2</sup> 25	100.00			54	
		None.		7.00	26			50.00			55	
.15		None.		5.00	<sup>2</sup> 10			50.00			56	
		.05	\$0.51	<sup>2</sup> 7.00	10			50.00			57	
		( <sup>11</sup> )		<sup>12</sup> 9.00	<sup>12</sup> 12			<sup>14</sup> 108.00			58	
( <sup>11</sup> )		<sup>12</sup> .25	.25	5.00	<sup>12</sup> 13			50.00			59	
		.50	.21	9.00	<sup>12</sup> 13			50.00			60	
		.25		5.00	( <sup>12</sup> )			30.00			61	
		None.		( <sup>12</sup> )	12			50.00			62	
		None.		9.00	<sup>12</sup> 13			75.00			63	
		None.		5.00	<sup>12</sup> 13			50.00			64	
.25		.25	.13	5.00	13			30.00			65	
( <sup>22</sup> )		( <sup>11</sup> )		5.00	<sup>12</sup> 8			50.00			66	
( <sup>22</sup> )		( <sup>22</sup> )	3.83	5.00	12			300.00			67	
		.50		6.00	<sup>12</sup> 13			75.00			68	
		.25		3.00	<sup>12</sup> 13			37.50			69	
		None.	.07	5.00	<sup>12</sup> 26			100.00			70	
		None.		2.50	<sup>12</sup> 13			50.00			71	
		None.		5.00	13	2.50	<sup>12</sup> 13	125.00			72	
.25		None.		2.50	13	1.25	<sup>12</sup> 13	62.50			73	
		2.00	.15	5.00	10			( <sup>22</sup> )			74	
		None.		5.00	13			50.00			75	
		None.		5.00	10			100.00			76	
		None.		3.00	5			75.00			77	
		None.		5.00	<sup>12</sup> 12			50.00			78	
		( <sup>21</sup> )		10.00	<sup>12</sup> 26			125.00			79	
		( <sup>21</sup> )		8.00	<sup>12</sup> 26			100.00			80	
		( <sup>21</sup> )		5.00	<sup>12</sup> 26			75.00			81	
		( <sup>21</sup> )		3.00	<sup>12</sup> 26			50.00			82	
( <sup>22</sup> )		( <sup>21</sup> )		2.00	<sup>12</sup> 26			100.00			83	
( <sup>22</sup> )		( <sup>21</sup> )		<sup>12</sup> 1.00	( <sup>22</sup> )						84	
( <sup>22</sup> )		None.	.97	<sup>12</sup> 11.00	6	<sup>12</sup> 5.50	20	( <sup>21</sup> )			85	
		None.	1.41	<sup>12</sup> 6.00	6	<sup>12</sup> 3.00	20	( <sup>22</sup> )			86	
		None.		( <sup>22</sup> )	12						87	
		None.		5.00	13			50.00			88	
( <sup>11</sup> )		( <sup>11</sup> )		7.00	<sup>12</sup> 26			100.00			89	
( <sup>11</sup> )		( <sup>11</sup> )		3.50	<sup>12</sup> 26			50.00			90	
		3.00		5.00	<sup>12</sup> 26			150.00			91	
		1.50		2.50	<sup>12</sup> 26			75.00			92	

<sup>22</sup> To death benefit fund, \$1.50; to temporary disability fund, \$1.

<sup>23</sup> To death benefit fund, \$6; to temporary disability fund, \$3.60.

<sup>24</sup> And medical and surgical treatment and medicines.

<sup>25</sup> Time may be extended by society.

<sup>26</sup> And medical treatment.

<sup>27</sup> Fifty cents per month for new members for 6 months.

<sup>28</sup> And 26 additional weeks for disability from accident, if accident follows sickness.

<sup>29</sup> A sum equal to \$1 per member.

<sup>30</sup> Or 6 consecutive weeks for one disability; 3 months must elapse between periods of illness, except in case of accident.

<sup>31</sup> Back dues.

<sup>32</sup> Fixed by committee.

<sup>33</sup> Ninety days.

<sup>34</sup> One hundred dollars, if member 6 months and over; \$50 under 6 months.

<sup>35</sup> Accidental death, \$0.50; natural, \$0.10.

<sup>36</sup> Accidental death, 25 cents; natural death, 10 cents.

<sup>37</sup> For accident on duty; not over \$5, and medical treatment. Amount of benefit payment fixed by trustees at each quarterly meeting for succeeding quarter, based on financial condition at time of meeting.

<sup>38</sup> For 1 accident; for serious injury time may be extended by managing board.

<sup>39</sup> Fifty cents per member from those whose wages are \$1.50 per day and over; 25 cents per member from those whose wages are \$1 to \$1.49 per day, for death resulting within 6 months of accidental injury; natural death, \$0.10 per member for membership of 36 consecutive months; \$1.50 and \$0.10 per member for membership of 5 consecutive years.

<sup>40</sup> Or 13 weeks for one disability.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En-trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Sched-ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
80	Iron and steel, rolling mill, etc.		(1)	\$4.80	Death benefit.	\$0.50	3	5	1	2	3
81	Iron and steel, rolling mill, etc.			6.00							
82	Iron and steel, rolling mill, etc.		\$1.00	5.50	Death benefit.	.50	1				
83	Jewelry	1st		6.00							
84	Knit goods	2d		3.00							
85	Leather	1st	.25	2.60							
86	Leather	2d		5.20							
87	Leather belting			2.60							
88	Lithographing			2.60							
89	Lithographing	1st	\$1.00	3.00							
90	Locomotives	2d	.50	1.20							
91	Locomotives		1.00	3.25							
92	Locomotives	1st	.50	6.00							
93	Locomotives	2d	.25	5.20							
94	Looms	1st	.25	2.60							
95	Looms	2d	.15	5.20							
96	Machinery		2.00	3.00							
97	Machinery		.50	4.20							
98	Machinery		.50	3.00							
99	Machinery		1.00	6.00	Death benefit.	.35	2	2	3	4	3
100	Machinery	1st	1.00	7.80							
101	Machinery	2d	1.00	5.40							
102	Machinery	3d	1.00	3.00							
103	Machinery		.50	3.00							
104	Machinery	1st	.25	3.00	Death benefit.	1.00		2	1		1
105	Machinery	2d	.25	1.50							
106	Machinery	1st	.50	5.20							
107	Machinery	2d	.25	2.60							
108	Machinery			(2)							
109	Machinery	1st	1.00	6.00	Death benefit.	.50					
110	Machinery	2d	1.00	3.00	Death benefit.	.25					
111	Machinery		.25		Death benefit.						
112	Machinery	1st	1.00	3.00							
113	Machinery	2d	1.00	3.00							
114	Machinery	3d	1.00	3.00							
115	Machinery		.25	1.50							
116	Machinery	1st	.50	5.20	In lieu of dues.	.25	24	20	22	19	16
117	Machinery	2d	.25	2.60							
118	Machinery			(3)							
119	Machinery	1st	1.00	3.00							
120	Machinery	2d	1.00	3.00							

<sup>1</sup> Based on age: 18 to 24 years, \$1; 25 to 34, \$2; 35 to 44, \$3; 45 to 49, \$4.

<sup>2</sup> Not reported.

<sup>3</sup> Arrears and entrance fee.

<sup>4</sup> From first report of disability; for chronic disability, entitled to a total benefit of \$150. In destitute cases time may be extended by vote of association.

<sup>5</sup> Fifty cents per member.

<sup>6</sup> Commencing with disability.

<sup>7</sup> For 1 disability; not entitled to benefits for more than 24 weeks in 1 year.

<sup>8</sup> Pro rata.

<sup>9</sup> Three months.

<sup>10</sup> Three months; third period, 6 months; highest class, \$2.50; second class, \$1.25 per week.

<sup>11</sup> Back dues.

<sup>12</sup> For membership of 3 years and over, \$300; 2 years and under 3, \$230; 6 months and under 2 years, \$130.

<sup>13</sup> If over 55 years, \$1 additional for each year between 55 and 60 years.

<sup>14</sup> And arrears.

<sup>15</sup> Six dollars when fund is \$300 or less; \$3 when fund exceeds \$300.

<sup>16</sup> Back dues, including those accumulated from date of suspension.

<sup>17</sup> Third period, \$1 per week for 52 weeks.

<sup>18</sup> Time may be extended by two-thirds vote of members present at meeting called for that purpose.

<sup>19</sup> For accident.

<sup>20</sup> For 1 accident.

<sup>21</sup> For 1 disability.

<sup>22</sup> Thirty-five cents per member for funeral expenses; if any balance, paid to heirs.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstate-ment fee.	Average contribution of establish-ment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
( <sup>1</sup> )		( <sup>1</sup> )		\$5.00	<sup>16</sup>			( <sup>1</sup> )			80	
\$0.50		\$1.00		2.50	<sup>1</sup>	\$5.00	25	\$100.00			81	
		1.00		5.00	<sup>16</sup>	5.00	<sup>18</sup>	( <sup>1</sup> )			82	
( <sup>1</sup> )		None.		7.00	( <sup>9</sup> )	3.50	( <sup>10</sup> )	100.00			83	
.25		( <sup>11</sup> )		3.50	( <sup>9</sup> )	1.75	( <sup>10</sup> )	50.00			84	
{ 1.00	6	None.		3.00	12			50.00			85	
.50	6	( <sup>11</sup> )		6.00	( <sup>9</sup> )	3.00	6	( <sup>13</sup> )			86	
1.00	1	14.50		3.00	( <sup>9</sup> )	1.50	6				87	
( <sup>1</sup> )		None.		5.00	13	2.00	13	50.00			88	
		( <sup>12</sup> )		5.00	16			50.00			89	
		1.00		5.00	26	3.00	<sup>17</sup> 26	75.00			90	
.50		.50		5.00				50.00			91	
.50		<sup>14</sup> 1.00		2.00	<sup>18</sup> 6			20.00			92	
		None.		6.00	12	6.00	3	100.00			93	
		( <sup>11</sup> )		6.00	13	3.00	13	50.00			94	
		.25		3.00	13	1.50	13	75.00			95	
		.15		6.00	<sup>13</sup>	3.00	<sup>13</sup>	75.00			96	
1.00		2.00		3.00	<sup>13</sup>	1.50	<sup>13</sup>	75.00			97	
.35		.50		5.00	<sup>10</sup>			100.00			98	
.25		.50		6.00	<sup>10</sup>			75.00			99	
( <sup>1</sup> )		None.	\$3.10	<sup>10</sup> 75	( <sup>14</sup> )			100.00			100	
( <sup>1</sup> )		None.		7.00	13			75.00			101	
		( <sup>11</sup> )	2.44	<sup>11</sup> 1.00	( <sup>15</sup> )			50.00			102	
		None.	2.34	10.00	10			50.00			103	
.25	2	.50	3.19	<sup>11</sup> 75	( <sup>16</sup> )			100.00			104	
.50		None.		5.00	13			( <sup>17</sup> )			105	
.25		( <sup>12</sup> )		2.50				75.00			106	
		( <sup>13</sup> )		3.00	<sup>14</sup> 1	6.00	<sup>14</sup> 12	37.50			107	
		None.		1.50	<sup>14</sup> 1	3.00	<sup>14</sup> 12	50.00			108	
.30		None.		3.00	1	6.00	24	60.00			109	
.15		( <sup>13</sup> )		5.00	<sup>15</sup> 24			75.00			110	
.10	24	.25		2.50	<sup>17</sup> 6.00	<sup>15</sup> 13		100.00			111	
.25		None.	.60	3.00	( <sup>16</sup> )	4.00	( <sup>16</sup> )	50.00			112	
.10				3.00	( <sup>16</sup> )	2.00	( <sup>16</sup> )	50.00			113	

<sup>2</sup> Per day, and medical and surgical treatment and medicines. If sent a distance away from home by establishment and unable to have services of association physician, allowed \$1 per day for every day if physician is employed, and regular benefits of 75 cents per day, not to exceed \$67.50 per year, for medical attendance and benefits.

<sup>3</sup> Ninety days for one disability.

<sup>4</sup> Per working day.

<sup>5</sup> Sixty working days, unless further disability be caused by accident.

<sup>6</sup> Ex-employees, \$5; employees, \$7.50 and medical and surgical treatment for first week; establishment pays \$2.50 of the \$7.50 for accident in establishment.

<sup>7</sup> Six months for one disability; time may be extended in extreme cases.

<sup>8</sup> Ex-employees, \$100; employees, \$150, of which \$50 is paid by establishment.

<sup>9</sup> Per day, and medical treatment, medicines, bandages, and surgical dressings.

<sup>10</sup> Ninety days.

<sup>11</sup> One dollar per member.

<sup>12</sup> Arrears, including those accumulated from date when dropped from membership, but not to exceed 10 weeks.

<sup>13</sup> For one disability; a second case of disability occurring within 4 weeks of the first is considered as a continuation of the first.

<sup>14</sup> Ten thousand dollars in stock has been set aside by establishment to guarantee an income for the association when necessary. No dividend has been applied for the past 2 years.

<sup>15</sup> Time may be extended by association.

<sup>16</sup> Disabled members resuming work before disability ceases receive 50 cents on dollar.

<sup>17</sup> For one disability; chronic disease, 13 weeks in 1 year.

<sup>18</sup> Three months; third period, 18 months, highest class \$3, second class \$1 per week.



TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
108	Machinery and tools.....		\$1.50	\$5.20	Death benefit.	(1)			1	1	
109	Machinery and tools.....	1st.	.75	3.00	Death benefit.	\$0.25	4				
		2d.	.50	2.40							
		3d.	.25	1.20							
		4th.	.15	.60							
110	Machinery and tools.....		1.00	3.60	Death benefit.	(1)	2	4	6	2	3
111	Machine shop .....	1st.	.25	5.20							
		2d.	.15	2.60							
112	Machine shop .....		1.00		Temp. dis. ben.	.10	54	9	78	89	24
113	Machine shop and foundry.....	1st.		4.50	Death benefit.	1.00				1	2
		2d.		2.16							
114	Malted milk .....		.65	4.20							
115	Marble quarries .....										
116	Mining, coal .....	1st.	1.00	\$ 3.00							
		2d.	1.00	\$ 3.00							
117	Mining, coal .....	1st.	.50	\$ 1.50	Death benefit.	.50		1	1		2
		2d.		(*)							
		3d.		3.00							
		4th.		1.80							
118	Mining, coal .....			12.00							
120	Mining, coal .....	1st.	2.25		In lieu of dues.	{ 2.25 1.75 1.25 .75 }	1				
		2d.	1.75								
		3d.	1.25								
		4th.	.75								
121	Mining, coal .....	1st.			In lieu of dues.	(*)					
		2d.									
122	Mining, coal .....	1st.			In lieu of dues.	(*)					
		2d.									
123	Mining, coal .....		.50	\$ 6.00	Death benefits	1.50	1	2	2	1	2
124	Mining, coal .....			3.00							
125	Mining, coal .....	1st.	1.25	3.00							
		2d.	.65	1.80							
126	Mining, coal .....			6.00							
127	Mining, coal .....	1st.									
128	Mining, coal .....	2d.		6.00	In lieu of dues.	(*)	1				
		3d.		4.80							
		4th.		3.60							
				1.80							

1 Pro rata.

2 Third period, \$1 per week indefinitely.

3 Donations may be made from charity fund if still disabled.

4 Twenty-five cents per member, not to exceed \$200.

5 Not to exceed 50 cents.

6 Dues in full.

7 Seventy-two days for one disability; time may be extended by managing board.

8 Ten cents per member.

9 From payment of first benefit.

10 One dollar per member.

11 Not reported.

12 Per working day; and for accident on duty, medical treatment.

13 For one disability.

14 For accident on duty; one-half of wages, hospital services, and medical treatment.

15 For death from accident on duty and occurring within 90 days.

16 Six dollars paid by those who retain membership after leaving employ of establishment; miners return empty powder kegs in lieu of dues.

17 For accident on duty.

18 For one accident.

19 For one accident, third period, \$2 per week until recovery.

20 Miners return empty powder kegs in lieu of dues.

21 Three months for one accident.

22 Three months for one accident; third period, until recovery, highest class, \$1.50; second class, 75 cents per week.

23 For death from accident on duty.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.	
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.				
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other dependents.		
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).						
{ \$0.25 .20 .10 .05 ( <sup>5</sup> )	1	None.	\$0.01	{ \$5.00 9.00 6.00 3.00 1.50	26	\$2.50	26	\$50.00			108		
		{ \$0.75 .50 .25 .15		{ 13				( <sup>1</sup> )			109		
		None.		{ 12				100.00			110		
		( <sup>9</sup> )		1.20				{ 7.00 3.50	( <sup>7</sup> )	50.00			111
		1.00		( <sup>5</sup> )				24	( <sup>10</sup> )			112	
( <sup>11</sup> )		None.	1.89	{ 13 1.00 13 .50	13			{ 60.00 30.00 50.00			113		
( <sup>1</sup> )	.65	.21	5.00	13				50.00			114		
	None.	6.62	( <sup>14</sup> )	26				500.00			115		
	1.00		13 6.00	13				2.00	13	100.00			116
( <sup>1</sup> )	1.00		{ 13 6.00 13 3.00	( <sup>21</sup> )				3.00	( <sup>21</sup> )	50.00 25.00			117
		1.00		13 6.00	( <sup>21</sup> )			75.00			118		
( <sup>1</sup> )		None.	.36	{ 24 7.00 13 6.00	26	24 2.50	26	75.00			119		
		( <sup>20</sup> )	2.72	{ 13 4.00 13 3.80 13 3.30 13 2.00				( <sup>21</sup> )	50.00			120	
		( <sup>20</sup> )	2.53	{ 24 1.00 24 .50				( <sup>21</sup> )	75.00			121	
		( <sup>20</sup> )	2.30	{ 24 1.00 24 .50				( <sup>21</sup> )	75.00			122	
		( <sup>20</sup> )	.32	{ 24 5.00 24 4.00				( <sup>21</sup> )	75.00			123	
( <sup>11</sup> )		None.		{ 24 5.00	26			100.00			124		
( <sup>11</sup> )	1	{ 1.25 .65		{ 24 5.00				75.00			125		
.50	2	None.	1.74	{ 24 2.50 13 6.00				26	100.00			126	
		None.	1.02	{ 24 1.00 24 .50				( <sup>21</sup> )	50.00			127	
		None.		{ 24 5.00 24 5.00 24 5.00 24 2.00				( <sup>21</sup> )				128	

<sup>1</sup> And medical treatment. For sickness and accident on duty.

<sup>2</sup> Entrance fee.

<sup>3</sup> For accident on duty; also \$3 per week to widow and \$1 per week to each child under 12 years for 1 year if the widow remains single.

<sup>4</sup> One day's pay.

<sup>5</sup> Per working day for accident on duty.

<sup>6</sup> And \$3 per week to widow for one year if she remains single, and \$1 per week to each orphan child under 14 for one year unless otherwise cared for. For death from accident on duty.

<sup>7</sup> If dues exceed benefits, they may be reduced to not less than 25 cents per month, or if not sufficient to meet obligations they shall be increased to not more than \$1 per month.

<sup>8</sup> Back dues and assessments.

<sup>9</sup> For sickness and accident on duty.

<sup>10</sup> Until able to resume work.

<sup>11</sup> One dollar and fifty cents per member.

<sup>12</sup> For accident on duty or going to or from work.

<sup>13</sup> For accident.

<sup>14</sup> Time may be extended by special order of association.

<sup>15</sup> And \$3 per week to widow for one year if she remains single, and \$1 per week for one year to each child under 12 years of age. For death from accident on duty and occurring within 3 months.

<sup>16</sup> For injury sustained while actually engaged in employ of establishment.

<sup>17</sup> Six months.

<sup>18</sup> Thirty dollars lump sum and \$7 per week for one year. For accident while actually engaged in employ of the establishment.

<sup>19</sup> Thirty dollars lump sum and \$2.50 per week for one year. For accident while actually engaged in the employ of establishment.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
129	Mining, coal.....	1st			In lieu of dues.	\$1.00	22	19	18	20	19
130	Mining, zinc.....	2d.	\$2.00	\$6.00	In lieu of dues.	.50					
131	Navy-yard, United States		.50	6.00	Death benefits	1.00					
132	Oil, refining.....		1.00	6.00							
133	Optical goods.....	1st	1.00	4.80							
		2d.	.50	2.40							
134	Optical goods.....	1st		6.00							
		2d.		4.20							
		3d.		3.00							
		4th.		1.20							
		5th.		.80							
135	Paint and varnish.....	1st	.50	3.12							
136	Paint and varnish.....	2d.	.25	1.56							
137	Paper.....	3d.	.25	1.04							
				(11)							
138	Paper.....		1.00	6.00							
139	Paper and pulp.....		1.00	3.00							
140	Paper and pulp.....			(12)							
141	Paper and pulp.....			(13)							
142	Paper and pulp.....	1st	.50	4.00	Death benefits	.50	12	8	10	9	7
143	Paper and pulp.....	2d.	.50	2.00							
144	Paper, building, etc.		1.00	6.00							
145	Paper, cardboard.....	1st	(14)	6.00							
146	Paper, cardboard, etc.	2d.	(15)	3.00							
147	Pencils.....		.50	3.00	Death benefits	.25	4	3	1		1
148	Pencils.....	1st	.50	4.80	Death benefits	.25					
149	Pencils.....	2d.	.50	3.00	Death benefits	.50	1	2	1		
150	Potters' supplies.....		1.00	5.20	Death benefit.	1.00					
151	Potters' china, etc.		.25	6.50							
152	Potters' china, etc.	1st	.25	3.80							
153	Potters' china, etc.	2d.	.25	2.40							
154	Potters' china, etc.		1.00	13.00	Death benefit.	1.00					
			.50	6.50							

<sup>1</sup> Semi-monthly assessments are made only when employees are working, and therefore may vary from year to year.

<sup>2</sup> For accident on duty; one-half of average earnings and first visit at hospital or home.

<sup>3</sup> Six months.

<sup>4</sup> And one-half of average earnings of deceased for the 18 months preceding death in 18 monthly installments. For accident on duty.

<sup>5</sup> For sickness and accident on duty.

<sup>6</sup> Pro rata.

<sup>7</sup> Third period, 16 weeks, at \$4 per week.

<sup>8</sup> And first-aid to injured.

<sup>9</sup> Time may be extended 6 weeks by managing board.

<sup>10</sup> Not reported.

<sup>11</sup> One per cent of wages, not to exceed \$5.10.

<sup>12</sup> One-half of wages, not to exceed \$5.

<sup>13</sup> Commencing with disability.

<sup>14</sup> Twenty-five dollars paid by fund; \$75 by establishment.

<sup>15</sup> If reinstated within one year, dues in full; after one year, under terms of managing board.

<sup>16</sup> Per working day. Accident outside mill subject to decision of managing board.

<sup>17</sup> Thirty-six working days for one disability.

<sup>18</sup> Fifty-four working days for one disability.

<sup>19</sup> One and one-fourth per cent of wages.

<sup>20</sup> For accident on duty; one-half of wages, and medical and surgical treatment.

<sup>21</sup> Twenty-six weeks' wages at rate paid at date of accident. For death from accident on duty.

<sup>22</sup> For accident on duty; one-half of wages and medical and surgical treatment and medicine.

<sup>23</sup> Twenty-six weeks' wages at rate paid at date of accident. For death from accident on duty and occurring within 90 days.

<sup>24</sup> For accident; one-half of wages and medical treatment and bandages.

<sup>25</sup> For one accident.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
		None.	\$2.48	( <sup>1</sup> )	( <sup>1</sup> )			\$30.00				129
		\$2.00		\$5.00	13	\$2.50	13	50.00				130
( <sup>1</sup> )	3	.50		6.00	8			100.00				131
( <sup>1</sup> )		1.00		1.00	1	7.00	<sup>10</sup>	100.00				132
		None.		6.00								
				3.00	12			50.00				133
				\$8.00				100.00				
				\$6.00				75.00				
		None.	1.26	\$4.00	<sup>13</sup>			50.00				134
				\$2.00				25.00				
				\$1.00				15.00				
				5.00				50.00				
( <sup>10</sup> )		None.		2.50	8			25.00				135
				1.50				25.00				
		None.		( <sup>13</sup> )	<sup>12</sup>			<sup>14</sup> 100.00				136
\$0.50		None.	1.84	7.50	13			75.00				137
.25		( <sup>15</sup> )		<sup>16</sup> .75	( <sup>17</sup> )	<sup>18</sup> .50	( <sup>19</sup> )	30.00				138
.50		None.		( <sup>20</sup> )	52			( <sup>21</sup> )				139
		None.		( <sup>22</sup> )	52			( <sup>23</sup> )				140
		None.		( <sup>24</sup> )	52			( <sup>25</sup> )				141
( <sup>10</sup> )		( <sup>26</sup> )	1.01	5.00	<sup>27</sup> 26			200.00				142
				2.50								
		None.		<sup>28</sup> 1.00	<sup>29</sup> 13			<sup>30</sup> 200.00				143
		( <sup>31</sup> )		( <sup>32</sup> )	13	( <sup>33</sup> )	13	50.00				144
		2.00	1.04	5.00	13	3.00	<sup>34</sup> 13	50.00				145
( <sup>10</sup> )		( <sup>35</sup> )	1.43	2.50	13	1.50	<sup>36</sup> 13	25.00				146
		( <sup>37</sup> )	1.23	1.00	1	5.00	<sup>38</sup> 12	( <sup>39</sup> )				147
				<sup>40</sup> 6.00	10			( <sup>41</sup> )				148
		.50		2.50	<sup>42</sup> 1	6.00	<sup>43</sup> 9	( <sup>44</sup> )				149
( <sup>10</sup> )		( <sup>45</sup> )	.37	2.50	<sup>46</sup> 1	4.00	<sup>47</sup> 9	( <sup>48</sup> )				150
( <sup>1</sup> )		None.		\$5.00	13	\$2.50	13	50.00				151
( <sup>1</sup> )		None.		5.00	13			50.00				152
( <sup>1</sup> )		None.		\$2.50	1	\$5.00	12	50.00				153
( <sup>1</sup> )		.50		3.00	<sup>49</sup> 13			50.00				154
( <sup>10</sup> )				6.00	( <sup>50</sup> )			( <sup>51</sup> )				155
				5.00	( <sup>52</sup> )							156

<sup>10</sup> Twenty-six weeks' wages at rate paid at date of accident. For death from accident and occurring within 90 days.

<sup>11</sup> Dues and assessments, including those accumulated from date when dropped.

<sup>12</sup> For one disability.

<sup>13</sup> For day, for sickness and accident on duty.

<sup>14</sup> Three hundred dollars when surplus reaches \$1,000.

<sup>15</sup> Back dues.

<sup>16</sup> For accident, \$7; sickness, \$5.

<sup>17</sup> For accident, \$3.50; sickness, \$2.50.

<sup>18</sup> Based on age, 40 and under 45, \$3; 35 and under 40, \$2; 16 and under 35, \$1.

<sup>19</sup> Third period, during continuance of disability, highest class, \$2; second class, \$1.

<sup>20</sup> Time may be extended by managing board.

<sup>21</sup> One hundred and fifty dollars if a member one year and over; \$75 if a member under one year.

<sup>22</sup> Entrance fee and back dues.

<sup>23</sup> And medical treatment.

<sup>24</sup> Ninety-five per cent of an assessment of 25 cents per member.

<sup>25</sup> None for persons who were in good standing when leaving employ of establishment.

<sup>26</sup> Beginning with date of first week's benefit.

<sup>27</sup> Twenty-five cents per member, not to exceed \$100.

<sup>28</sup> Back dues and assessments.

<sup>29</sup> Fifty cents per member.

<sup>30</sup> And a sum equal to total amount in treasury divided by number of members.

<sup>31</sup> And back dues and assessments from date of suspension.

<sup>32</sup> From date of first week's disability; time may be extended if an old member.

<sup>33</sup> From beginning of disability to end of fiscal year.

<sup>34</sup> And dues from beginning of semiannual dividend period to date of admission.

<sup>35</sup> One dollar per member.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
155	Pottery, china, etc.		\$0.50	\$6.50	Death benefit.	\$1.00			1	2	
156	Pottery, china, etc.		.60	6.50	Death benefit.	1.00					
157	Pottery, china, etc.		.60	6.25	Death benefit.	.50	1	2	1		
158	Pottery, sanitary			6.00	Death benefit.	1.00					
159	Pottery, sanitary		.25	5.20	Death benefit.	.50	1		1	1	
160	Pottery, sanitary		.25	5.20	Death benefit.	(*)			1	2	
161	Pottery, sanitary, etc.		.50	6.00	Death benefit.	1.00					
162	Pottery, sanitary, etc.		.25	6.00	Death benefit.	.50					
163	Printing and binding.		1.00		In lieu of dues.	.15	23	19			
164	Printing and binding.		2.00	13.00	Death benefit.	2.00	2				
165	Printing and binding.		1.00	5.20							
166	Printing and binding.		1.00	5.20							
167	Printing and binding.	1st		3.00							
		2d		1.80							
168	Printing and binding.		2.00	6.00							
169	Printing and binding.	(15)		6.00							
170	Printing and binding.		1.00	5.20							
171	Printing and binding.		2.00	3.00							
172	Printing and binding.		2.00	4.20							
173	Printing, newspaper		5.00	5.20	Death benefit.	1.00					
					Death benefit.	1.00	2	4			1
174	Printing, newspaper		2.00		Expense.	1.00	7	3	1	1	2
					Temp. dis. ben.	.50					
175	Printing, newspaper		1.00	13.00	Death benefit.	1.00					
176	Printing, newspaper		3.00	10.40							
177	Printing, newspaper	(15)		3.00	Death benefit.	1.00	1		2		1
178	Printing, newspaper		3.00	5.20							
179	Railroad shops		1.00	3.00	Death benefit.	1.00	1	2	5	1	2
180	Railroad shops	(15)		3.00							
181	Railroad shops		1.00	3.00							
182	Railroad shops		1.00	6.00	Death benefit.	1.00	4	3	3	2	4
183	Railroad shops	1st		9.00							
		2d		6.00							
184	Railroad, steam (office only).		3.25		In lieu of dues.	.25	23	20	20	21	19
185	Railway, street.		1.00	6.00							
186	Railway, street.	1st		12.00							
		2d		9.00							
		3d		6.00							
187	Railway, street.		2.00	6.00							
188	Railway, street.		1.00	6.00							
189	Railway, street.		2.00	7.00							
190	Railway, street.		*1.50	6.00							

1 Four months.

2 One dollar per member, not to exceed \$50.

3 One dollar per member.

4 Fifty cents per member.

5 Pro rata.

6 Arrears and fines.

7 For sickness and accident on duty.

8 From date of first disability.

9 And back dues.

10 From date of first payment.

11 Six months from date of beginning of disability.

12 For sickness, and accident off duty; the establishment has employees insured in a casualty company, and if injured on duty they receive wages while incapacitated.

13 No limit.

14 Time may be extended 24 weeks at \$4 per week by vote of society.

15 Two dollars per member.

16 Not reported.

17 Two dollars for those who have been employed in establishment over 3 months and have not made application after having been informed of the object of the association.

18 Arrears.

19 Based on age: 20 and under 25, \$1.50; 25 and under 30, \$2; 30 and under 35, \$3; 35 and under 40, \$4; 40 and under 45, \$5; 45 and under 50, \$6.

20 And arrears and \$1 fine.

21 Third period of one week, \$7.50; fourth period of ten weeks, \$5.

22 Ten cents per week from each member for each person drawing benefits when funds do not exceed \$300.

23 Four dollars per week after having drawn \$300 benefit.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstatement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
\$0.25		\$0.50		\$5.00	(1)	\$2.50	(1)	(2)				155
.25		.60		5.00	(1)	2.50	(1)	\$50.00				156
.25		.60		5.00	(1)	2.50	(1)	50.00				157
		None.		5.00	13	1.00	13	(3)				158
		None.		2.00	1	5.00	12	(4)				159
(5)		.50		5.00	13	2.50	13	50.00				160
		.25		5.00	(11)			(3)				161
		None.		15 5.00	(12)			50.00				162
2.00		2.00		15 10.00	13	15 5.00	14 13	75.00				163
(10)		None.		6.00	13			(16)				164
(10)		2.00		7.00	13			100.00				165
{ 1.00		None.		5.00				50.00				166
.50		(10)		3.00	10			100.00				167
1.00		(10)		6.00	13	3.00	13	150.00				168
		None.		5.00	13			75.00				169
		2.00	\$1.30	9.00	13			100.00				170
(10)		(10)		6.00	12	3.00	12	100.00				171
(10)		2.00		2.50	1	5.00	1	50.00				172
		(10)		9.00	13			(9)				173
		1.00		10.00	10			100.00				174
		None.		10.00	26			(5)				175
(10)		3.00		10.50	13	8.00	13	50.00				176
		(10)		(10)	13			(9)				177
.10		None.		9.00	13	9.00	13	75.00				178
		(10)		5.00	13	2.00	13	150.00				179
.25		(10)		4.00	13			75.00				180
.25		(10)		2.00	1	4.00	12	100.00				181
		(10)		1.00	1	5.00	8	(9)				182
		None.		7.50	13	5.00	13	50.00				183
(10)		None.		5.00	13	3.00	13	100.00				184
		None.		10.00	13							185
.50		None.	.64	7.00	(10)			300.00				186
		.50		6.00	(10)			1,000.00				187
				4.50	52			750.00				188
(10)		None.		3.00				500.00				189
		None.		5.00	10	3.00	5	100.00				190
.50		None.	1.07	7.00	(10)			150.00				191
(10)		2.00		13.00	(10)	7.00	(10)	100.00				192
		None.		7.00	(10)			150.00				193

<sup>14</sup> And arrears.

<sup>15</sup> Including quarantine benefits.

<sup>16</sup> Pro rata of total amount of funds in treasury, except by unanimous consent of managing board; never less than \$2.

<sup>17</sup> Within six months, payment of arrears; after six months, as new members.

<sup>18</sup> For four days' disability, \$2; five days, \$4; six days, \$6; and \$1 per day each working day thereafter.

<sup>19</sup> Car fare and \$1 for association physician's certificate deducted from first week's benefit.

<sup>20</sup> In first six months from date of receiving first benefit.

<sup>21</sup> In second six months from date of first payment; third period of 13 weeks in second year, \$5; fourth period of 13 weeks in third year, \$5.

<sup>22</sup> Based on age: 18 to 45, \$1; 46 to 50, \$1. and \$2.50 for each year over 45.

<sup>23</sup> Back dues and assessments.

<sup>24</sup> Donations may be made in case of extreme sickness and destitution.

<sup>25</sup> And medical treatment.

<sup>26</sup> Ninety days from beginning of disability.

<sup>27</sup> By paying double dues members receive double benefits.

<sup>28</sup> Time may be extended by managing board.

<sup>29</sup> Ninety days.

<sup>30</sup> Including physician's dues of \$0.25, charged to members, payable quarterly in advance.

<sup>31</sup> And medical treatment if living in prescribed territory.

<sup>32</sup> Seven days.

<sup>33</sup> Members who have drawn \$250 shall not thereafter be allowed more than \$3 per week for 13 weeks.

<sup>34</sup> Eighty-four days.

<sup>35</sup> Including \$0.50 for medical examination; this examination is not demanded if applicant has passed an examination for admission to establishment within 4 months.

<sup>36</sup> Fixed by trustees.

<sup>37</sup> And medical treatment and medicines.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assess- ment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
191	Railway, street.....		\$1.00	\$3.00	Death benefit.	\$1.00	5	6	7	2	6
192	Railway, street.....		1.00	3.00	Death benefit.	1.00	2				
193	Railway, street.....	1st.....		\$36.00							
		2d.....		\$18.00							
		3d.....		\$9.00							
194	Railway, street.....			6.00	Death benefit.	1.00	9	9	9	9	9
195	Railway, street.....		1.00	6.00							
196	Railway, street.....		1.00	9.00							
197	Railway, street.....		1.00	6.00	Death benefit.	1.00					1
198	Railway, street.....			12.00							
199	Railway, street, and elec- tric lighting.....	1st.....		10.40							
		2d.....		7.80							
200	Railway, street, and elec- tric lighting.....	3d.....	.50	6.00	Death benefit.	1.00	2	2	3	1	1
201	Railway, street, and elec- tric lighting.....			6.00							
				6.00							
202	Regalia, etc.....	1st.....		6.00	Death benefit.	(u)		1	1	1	2
		2d.....		4.20							
		3d.....		2.40							
203	Rubber boots and shoes..		1.00		In lieu of dues.	.25	8	8	5	12	6
204	Rubber goods.....	1st.....	1.00	6.00							
		2d.....	.50	3.00							
205	Rubber goods.....	(*)		3.00	Death benefit.	.05	7	5	4	6	5
206	Sash, doors, and blinds..			3.00	Death benefit.	1.00					
207	Sash, doors, and blinds..	1st.....	.50	7.80	Death benefit.	.25			2		
		2d.....	.50	5.20							
		3d.....	.50	2.60							
208	Scales.....	1st.....	2.00	3.00							
		2d.....	1.00	1.56							
209	Sewing machines.....	(*)		3.00							
210	Shipbuilding.....		1.00	6.50	Death benefit.	.50	5	4	5	3	4
		1st.....		5.20							
		2d.....		4.68							
		3d.....		4.16							
		4th.....		3.64							
211	Shipbuilding.....	5th.....		3.12							
		6th.....		2.60							
		7th.....		2.08							
		8th.....		1.56							
		9th.....		1.04							
212	Shipbuilding.....		1.00	6.00							

<sup>1</sup> Arrears and fines.

<sup>2</sup> For sickness, and accident on duty; and nurses may be furnished.

<sup>3</sup> From notice of first disability.

<sup>4</sup> For sickness, and accident on duty.

<sup>5</sup> From end of first period; third period of 16 weeks from end of second period at \$2 per week.

<sup>6</sup> Arrears and one month's dues.

<sup>7</sup> One dollar per member.

<sup>8</sup> An additional death benefit of \$250 may be secured by members 45 years of age and under by paying additional dues of \$3.60; by members 46 to 60, by paying \$5.40 additional; and by members over 60, by paying \$7.20 additional. Members of the highest class may take additional benefit not to exceed \$1,000; second class, not to exceed \$500; third class, not to exceed \$250.

<sup>9</sup> And medical and surgical treatment in emergency cases.

<sup>10</sup> To end of disability.

<sup>11</sup> Pro rata.

<sup>12</sup> Per day, and medical treatment and medicines.

<sup>13</sup> One hundred days.

<sup>14</sup> And arrears at time of suspension.

<sup>15</sup> Or \$1 per member if membership shall fall below 1,000.

<sup>16</sup> Arrears.

<sup>17</sup> And medical and surgical treatment.

<sup>18</sup> And medical treatment.

<sup>19</sup> Ninety days; in cases of emergency time may be extended by managing board.

<sup>20</sup> No limit.

<sup>21</sup> If deceased member was receiving a pension from the establishment no benefit is paid unless beneficiary be widow or husband.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstatement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
		(1)	\$6.46	\$7.50	*16	\$3.75	*16	\$300.00				191
		(9)	-	5.00	26			(7)				192
		None.	3.53	{ \$14.00	32	7.00	(10)	\$1,000.00	{			193
				{ \$7.00	32	3.50	(10)	\$500.00				194
				{ \$2.50	32	1.75	(10)	\$250.00				195
(11)		None.	.99	13 1.00	(12)			150.00				196
\$0.50		\$1.00	1.06	" 7.00	10			\$1,000.00				197
		(12)		" 10.00	26			250.00				198
(11)		None.		5.00	12			(7)				199
				\$7.00	(12)			100.00				200
		None.	13.81	{ 8.00				\$1,000.00	{			201
				{ 6.00	(12)			\$750.00				202
				{ 4.00				\$500.00				203
(13)		\$0.50	9.52	\$1.00	*13			250.00				204
(15)		(14)		\$7.00	(15)			100.00				205
				6.00								206
(16)		None.	1.91	{ 4.50	25			50.00				207
				2.75								208
		(16)		7.50	(16)			50.00				209
		None.		{ 3.00	1	6.00	(11)	30.00	{			210
				{ 1.50	1	3.00	(11)	15.00				211
		(14)		{ 5.00	12	3.00	*12	(7)				212
(11)		None.		5.00	*16			50.00				213
				7.50								214
1.00		.50		5.00	*10			50.00				215
				2.50								216
		None.		4.00	(17)			75.00				217
.50		(18)		2.00	(18)			40.00				218
		.50	.35	5.00	13			100.00				219
				5.00	13			100.00				220
				*1.42								221
				*1.25								222
				*1.00								223
				*.92								224
		None.		*.83	(19)			\$200.00				225
				*.75								226
				*.67								227
				*.58								228
				*.50								229
		1.00		5.00	*13			50.00				230

\* Fixed by board of directors.

\* Per day, and medical treatment.

\* For one disability.

\* Not reported.

\* Back dues and assessments.

\* Sixty days from first day paid for disability.

\* Not exceeding monthly dues.

\* Arrears, including those accumulated during suspension.

\* Thirty working days from date of first payment.

\* Four months less first week.

\* Based on age: 45 to 59, \$10; 35 to 44, \$5; 18 to 34, \$2.50.

\* If funds fall below \$0.50 per member, dues shall be \$6 until funds are \$1 per member.

\* Based on age: 45 to 59, \$20; 35 to 44, \$10; 18 to 34, \$5.

\* Benefits may be continued by two-thirds vote of council.

\* Time may be extended by society.

\* Until benefit amounts to \$125.

\* Until benefit amounts to \$62.50.

\* Based on age: 46 to 50, \$4; 41 to 45, \$3; 36 to 40, \$2.50; 31 to 35, \$2; 26 to 30, \$1.50; 18 to 25, \$1.

\* Per working day, and medical and hospital treatment. For accident on duty.

\* Three months; time may be extended by special vote of managing board.

\* For death from accident on duty.

\* From date of first payment.



TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
213	Shoes.....	1st.....	\$1.00	\$10.40							
		2d.....	.75	7.80							
		3d.....	.50	5.20							
		4th.....	.25	2.60							
214	Shoes.....		1.00	5.20							
215	Shoes.....	1st.....		5.20							
		2d.....		2.60							
		3d.....		7.80							
216	Shoes.....	1st.....		5.20							
		2d.....		2.60							
		3d.....		2.60							
		4th.....		6.00							
217	Shoes.....	1st.....		3.00	Temp. dis. ben. Death benefits Death benefits	\$0.10 .25 .25	(1) 1 1	(1) 2	(1) 3	(1) 1	(1) 1
218	Shoes.....		1.50								
219	Show cases, bar fixtures, etc.	1st.....		2.60							
		2d.....		6.24							
220	Silk.....	1st.....		4.16							
		2d.....		2.60							
		3d.....		2.60							
		4th.....		6.00							
221	Silver-plated ware.....	1st.....	.25	3.00							
		2d.....	.25	10.40							
222	Silversmiths.....	1st.....		6.24							
		2d.....		12.00							
223	Silversmiths.....	1st.....		7.80							
224	Slaughtering and meat packing.	1st.....		5.20							
		2d.....		12.00							
225	Smelting.....			12.00							
226	Smelting and refining, copper and lead.	1st.....		12.00	Death benefits	1.00					
		2d.....		9.00							
		3d.....		6.00							
		4th.....		7.20							
227	Soap.....	1st.....		4.80							
		2d.....		2.40							
		3d.....		5.40							
		4th.....		3.60							
228	Soap.....	1st.....		3.60							
		2d.....		2.70							
		3d.....									
		4th.....									
229	Soda-water apparatus.....	1st.....	2.50	6.00	In lieu of dues.	(*)	52	48	40	43	30
230	Store, clothing, wholesale and retail.	2d.....	1.25	3.00	Death benefits	(*)					
		3d.....		4.80	Death benefits	(*)					
		4th.....		3.60	Death benefits	(*)					
231	Store, department.....	1st.....		2.40							
		2d.....		1.20							
		3d.....		15							
		4th.....		12.00							
232	Store, department.....	1st.....	.15	10.80							
		2d.....	.15	9.00							
		3d.....	.15	7.20							
		4th.....	.15	5.40							
		5th.....	.15	3.60							
		6th.....	.15	1.80							
		7th.....	.15								
		8th.....									

<sup>1</sup> Not reported.

<sup>2</sup> For one disability.

<sup>3</sup> And arrears.

<sup>4</sup> From date of first payment.

<sup>5</sup> And medical treatment in emergency cases.

<sup>6</sup> For sickness, and accident on duty, or going to or from work.

<sup>7</sup> Arrears.

<sup>8</sup> And medical treatment and medicines. For sickness, and accident on duty.

<sup>9</sup> For one accident, 8 weeks; for one sickness, 6 weeks.

<sup>10</sup> Twenty-five cents per member.

<sup>11</sup> For one disability; on request of the managing board in case of continued disability, time may be extended by directors of establishment and benefits paid from the accumulated interest from an endowment fund of \$25,000.

<sup>12</sup> From beginning of disability.

<sup>13</sup> And medical treatment and medicines.

<sup>14</sup> Third period of 12 weeks, highest class, \$4 per week and medical treatment and medicines; second class, \$3 per week and medical treatment and medicines.

<sup>15</sup> Third period of 12 weeks at \$5 per week and medical treatment and medicines.

<sup>16</sup> Back dues.

<sup>17</sup> When fund amounts to \$500 or more the first period is extended to 6 months, for members disabled by accident.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstate-ment fee.	Average contribution of estab-lish-ment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other de-pend-ents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
(1)		{ \$3.00 2.25 1.50 .75 1.00	{ \$3.00 6.00 4.00 2.00 7.00	13			\$40.00				213	
\$0.25		None.	{ 7.00 7.00 3.50 6.00 4.00 2.00	10	\$3.00	10	{ 60.00 100.00 50.00				214 215	
(1)		2.00	{ 5.00 4.00 2.00 5.00 2.50	7			{ 50.00				216	
		None.	{ 5.00 2.50	10			{ 50.00				217	
.05		(7)	5.00	13			{ 25.00				218	
		None.	\$0.35	4	1.50	(9)	(10)	{ 100.00 75.00 50.00 100.00 50.00			219 220	
		None.	2.54	{ 8.00 5.00 3.00 5.00 2.50	26		{ 50.00 40.00 20.00 50.00 150.00 100.00				221 222 223 224 225	
(1)		(7)	1.67	{ 13 4.00 13 2.00 13 5.00 6.00 4.00 10.50	15	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			226	
		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	1	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			227 228 229 230	
(1)		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	1	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			231	
(1)		(10)	1.90	{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	13	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			232	
		(10)		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	26	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			233	
		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	(11)	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			234	
(1)		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	12	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			235	
		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	(12)	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			236	
(1)		None.		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	13	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			237	
(1)		(10)		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	13	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			238	
		None.	.11	{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	8	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			239	
		(10)		{ 13 4.00 13 2.00 13 5.00 6.00 4.50 3.00	6	{ 13 8.00 13 4.00 13 10.00 4.00 2.66	13 13 13 13 13 13 13 13	{ 50.00 40.00 20.00 50.00 150.00 100.00			240	

<sup>12</sup> Back dues and assessments.<sup>13</sup> One dollar per member.<sup>14</sup> For accident on duty; one-half wages or \$150 lump sum at discretion of managing board, and medical and surgical treatment and medicines.<sup>15</sup> Until benefits amount to \$150; further benefits may be extended by managing board.<sup>16</sup> For death from accident on duty.<sup>17</sup> May be paid also if sickness in family prevents member from working. Benefits paid for one week in case of death in family.<sup>18</sup> Sixty days.<sup>19</sup> One per cent of weekly wages; weekly wages of \$20 and over, one per cent of \$20.<sup>20</sup> One-half wages, not to exceed \$10.<sup>21</sup> Twenty-five per cent of wages, not to exceed \$5.<sup>22</sup> For one disability; time may be extended by managing board.<sup>23</sup> For death of member, first class, \$1; second class, 50 cents.<sup>24</sup> For death of member of first class, 50 cents; second class, 25 cents.<sup>25</sup> Fixed by board of trustees.<sup>26</sup> Until able to return to work.<sup>27</sup> Two-thirds of salary and medical treatment and professional nursing.<sup>28</sup> Arrears and fines.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.												
					Purpose.	Amount of each assess- ment.	Number of assess- ments in—										
							Sched- ule year.	Preceding years.									
								1st.	2d.	3d.	4th.						
233	Store, department.....	1st...	\$0.25	\$5.20													
		2d...	.15	2.60													
234	Store, department.....	1st...		6.00													
		2d...		3.00													
235	Store, department.....		.50	6.00													
		1st...		6.00													
236	Store, department.....	2d...		3.50													
		3d...		1.20													
237	Store, department.....	1st...		3.60	Death benefit.	{ \$0.10 .05 .03	4	8	12	15	18						
		2d...		1.80													
		3d...		.60													
		4th...		5.20													
238	Store, department.....	1st...		2.60													
		2d...		15.60													
		3d...		13.00													
		4th...		10.40													
239	Store, department.....	5th...		7.80													
		6th...		5.20													
		7th...		4.16													
		8th...		2.60													
240	Store, department.....		.50		In lieu of dues.	.25	12	12	11	12	12						
		1st...		4.80													
		2d...		3.60													
		3d...		2.40													
241	Store, department.....	4th...		1.20													
		1st...															
242	Store, department.....	2d...										In lieu of dues.	(2)	11	11	11	11
		3d...															
243	Store, department.....	1st...		5.20													
		2d...		2.60													
244	Store, drug, wholesale.....		.50	3.00													
		1st...		4.20													
245	Store, dry goods, retail...	2d...		1.80													
		3d...		.25													
246	Store, dry goods, etc., wholesale and retail.			5.20	Death benefit.	{ .25 .15 .25	4	3	3	3							
		1st...		8.16													
		2d...		7.20													
		3d...		6.48													
		4th...		6.00													
		5th...		5.40													
		6th...		4.92													
		7th...		4.32													
247	Store, furniture, etc.....	8th...	.50	3.60													
		9th...		3.24													
		10th...		2.76													
		11th...		2.16													
		12th...		1.68													
		13th...		1.08													

<sup>1</sup> From date of first benefit.

<sup>2</sup> Not reported.

<sup>3</sup> For one disability.

<sup>4</sup> Third period, \$5 per week for 4 weeks; time may be extended by special vote.

<sup>5</sup> Third period of 8 weeks, highest class, \$10; second class, \$5; third class, \$2.

<sup>6</sup> Discharged employees, when re-employed, dues and assessments which would have been paid in case of continuous employment.

<sup>7</sup> And medical treatment in extreme cases, long illness, poverty.

<sup>8</sup> For one disability. Not entitled to benefits for more than 13 weeks in one year.

<sup>9</sup> By paying double dues members receive double benefits.

<sup>10</sup> And medical treatment if member can not afford it; by paying double dues members receive double benefits.

<sup>11</sup> And medical treatment if member can not afford it.

<sup>12</sup> Pro rata.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
{ \$0.20 .10 (7)		\$0.25 .15 None. .50 None. (5)		{ \$5.00 2.50 3.00 1.50 6.00 5.00 2.50 2.00 2.50 1.25 7.75 15.00 12.00 10.00 7.50 5.00 4.00 2.50 5.00 (14) (14) (14) (14) (14) 2.50 1.25 7.75 2.50 1.25 5.00 1.25 5.25 6.00 3.00 4.00 15.00 13.33 12.00 11.00 10.00 9.00 8.00 6.67 6.00 5.00 4.00 3.00 2.00	{ 113 *1 *1 *1 1 1 1 1 *1 *1 *1 13 10 115 136 136 1							

\*Not including 3 years not reported.

\*One-half of wages, not to exceed \$5, and medical treatment.

\*Donations, not to exceed \$50 during one year, may be made after one year's service.

\*If a member 1 year and over, \$100; if 9 months and under 1 year, \$75; if 6 and under 9 months, \$50; if 3 and under 6 months, \$25.

\*If a member 1 year and over, \$50; if 9 months and under 1 year, \$37.50; if 6 and under 9 months, \$25; if 3 and under 6 months, \$12.50.

\*Time may be extended 3 weeks by two-thirds vote of managing board.

\*From beginning of disability.

\*Sixty days.

\*Dues and assessments.

\*Time may be continued indefinitely at discretion of managing board.

\*Twenty-five cents per member.

\*Arrears and fine.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
248	Store, harness, etc., wholesale.	1st.		\$5.20							
		2d.		7.20							
		3d.		6.00							
249	Store, mail order	4th.		4.80							
		5th.		3.60							
		6th.		2.40							
		1st.	\$1.00	6.00							
250	Store, mail order	2d.	.75	4.20							
		3d.	.50	3.00							
251	Stoves and ranges.		*2.00	3.00	Death benefit.	\$0.50	1	1	2	1	3
252	Stoves and ranges.	1st.		9.00							
		2d.		6.00							
253	Stoves and ranges.	1st.	.50	5.20							
		2d.	.50	2.60							
254	Stoves and ranges.		.50	6.00	Death benefit.	.50	2	3	2	2	2
255	Telephone operating		2.00	6.00							
256	Terra cotta.			3.00	Death benefit.	.25	2	1			1
257	Tinware, etc.		1.00	5.20							
258	Transfer company.		3.00	7.80	Death benefit.	.50	1		1	3	2
259	Varnish.		.50	5.20							
260	Watches.		.50		In lieu of dues.	.25	10	10	11	11	11
261	Watches.	1st.		3.00							
		2d.		1.80							
262	Wire.		2.00	3.00							
263	Wire.		1.00	6.00	Death benefit.	1.00					
264	Wire.			3.00	Death benefit.	.25	7	7	2	9	3
265	Wire.		2.00	3.00							
266	Automobiles, etc.		1.00	3.00							
267	Bleacheries.			2.60							
268	Boxes, wooden.			(*)							
269	Brass and copper, rolling mill.		1.00	3.00							
270	Brass and copper, rolling mill.		1.00	3.00							
271	Cars.		.10	3.00							
272	Dry dock.		.50	5.20							
273	Firearms.		1.00	3.00							
274	Firearms.		.50	5.20							
275	Furniture, etc.			5.20							
276	Glass.		.25	(*)							
277	Glass.	1st.		5.20							
		2d.		2.60							
278	Harness and saddlery.		1.00	2.60							
279	Insulated wire, etc.			5.20							
280	Iron and steel, blast furnace, and mining coal.			6.00							

<sup>1</sup> And medical treatment.

<sup>2</sup> One month's dues.

<sup>3</sup> Not to exceed the regular monthly dues of class of which deceased was member.

<sup>4</sup> Back dues and assessments.

<sup>5</sup> From beginning of disability.

<sup>6</sup> Five dollars if application for membership is made 60 days and over after entering employ of establishment.

<sup>7</sup> Not reported.

<sup>8</sup> If reinstated within 12 months, arrears; after 12 months, as new member.

<sup>9</sup> Time may be extended by society.

<sup>10</sup> For one disability; time may be extended by managing board.

<sup>11</sup> Pro rata.

<sup>12</sup> From date reported disabled.

<sup>13</sup> Fixed by executive board.

<sup>14</sup> For one disability; time may be extended by association.

<sup>15</sup> One hundred days.

<sup>16</sup> For sickness.

<sup>17</sup> Twenty-five cents per member.

<sup>18</sup> Arrears, including those accumulated during lapse of membership.

<sup>19</sup> Arrears.

<sup>20</sup> And arrears.

<sup>21</sup> From date of beginning of benefits.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
				Temporary disability.				Death.	Other benefits.			
				Amount of each assessment.	Number in last five years.	Benefit per week.	Limit in one year (wk.).		Benefit per week.	Limit in one year (wk.).	Permanent disability.	
		None.	\$4.81	\$5.00	13			\$100.00			248	
				12.00				150.00				
				10.00				125.00				
(*)		None.		8.00	8			100.00			249	
				6.00				75.00				
				4.00				50.00				
				2.00				25.00				
(*)	15	(4)		10.00				450.00				
				7.00	* 13			300.00			250	
(*)		(5)		5.00				200.00				
				5.00	* 12			100.00			251	
		None.	.32	7.50				150.00				
				5.00	* 13			100.00			252	
(11)		\$1.20		5.00				75.00				
(12)		.60		2.50	* 10			37.50			253	
(*)		2.00	.40	5.00	* 10			150.00			254	
		None.		7.00	(12)			50.00			255	
(11)		(13)		6.00	* 12			(17)			256	
		(14)		7.00	12			100.00			257	
		.50		5.00	* 13			50.00			258	
		.50	.09	4.00	10			50.00			259	
{ \$0.25		None.	1.32	* 1.00	(13)			50.00			260	
.15				* .60	(14)						261	
		2.00		5.00	* 10			* 50.00			262	
		None.		5.00	13			(15)			263	
		None.		5.00	* 13			200.00			264	
(11)		2.00		7.00	13			(17)			265	
		1.00		6.00	* 13						266	
		(16)	.30	5.00	* 16						267	
		None.		(18)	* 52						268	
		1.00		5.00	13						269	
		1.00		5.00	13	\$3.00	13				270	
.25		(19)		5.00	* 12						271	
		None.	.96	* 5.00	* 6						272	
(*)		(20)		6.00	(18)						273	
		.50		* 5.00	13						274	
		(21)		5.00	10						275	
		None.	.95	(17)	(19)						276	
		(22)		8.00	* 10						277	
				4.00	* 10							
		1.00	.74	5.00	13	3.00	13				278	
		None.		* 71	(16)						279	
		(23)		(19)	(11)						280	

Per working day.

Six months.

Less amount of temporary disability benefit received during year.

One dollar per member.

Unless otherwise provided by society.

Fifty cents per member.

From receipt of first benefits; time may be extended under extenuating circumstances by managing board.

One per cent of earnings.

For accident on duty; one-half of earnings and medical treatment.

For one accident.

Back dues.

For one disability.

And medical treatment and medicine. For accident on duty.

Six weeks for one disability; 15 weeks in calendar year.

Members earning over \$10 per week may, by paying double dues, receive double benefits.

One-half of pay, not to exceed \$7.50 per week, and medical treatment.

Two months.

Per day.

Seventy days.

Until able to return to work.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En-trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Sched-ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
281	Machinery.....		\$0.25	.....	In lieu of dues.	\$0.15	15	27	17	.....	
282	Machinery and tools.....	{1st.....	.50	\$2.60	}						
283	Mining, coal, and coke burning.	{2d.....	.25	12.00							
284	Optical goods, etc.....	{1st.....		5.20	}						
285	Paint.....	{2d.....		2.60							
286	Pianos.....		.30	3.00							
287	Pianos.....		1.00	1.80							
288	Pottery, sanitary.....		.25	5.20							
289	Printing, newspaper.....		(*)	13.00							
290	Printing, newspaper.....		.75		In lieu of dues.	.25	10	12	18	12	
291	Printing, newspaper.....		1.00	(a)	In lieu of dues.	(14)	6		3	8	
292	Printing, newspaper.....			13.00						7	
293	Printing, newspaper.....			7.80							
294	Railroad shops.....		.50	3.00							
295	Railway, street, elevated.....		1.00	6.00							
296	Refining, copper.....			4.80							
297	Rubber boots and shoes.....		1.00	2.60							
298	Sash, doors, and blinds.....			(*)							
299	Shoes.....		1.00	2.60							
300	Shoes.....			3.00							
301	Silk.....		.40	5.20							
302	Smelting.....			6.00							
303	Store, clothing, retail.....	{1st.....	.50	26.00	}						
		{2d.....		20.80							
		{3d.....		15.60							
		{4th.....		13.00							
		{5th.....		10.40							
		{6th.....		7.80							
		{7th.....		5.20							
		{8th.....		2.60							
304	Watch cases.....	{1st.....		3.00	}						
305	Abrasives.....	{2d.....	2.00	3.00							
306	Agricultural implements.....			5.20	Death benefit.	(*)	4		3	2	
307	Agricultural implements.....		.50	3.60	Death benefit.	.50	3		1	4	
308	Bakery.....	{1st.....	.50	5.20	}						
309	Brewery.....	{2d.....	.25	2.60							
			(*)	6.00							

<sup>1</sup> Per day, except Sunday.<sup>2</sup> And medical treatment.<sup>3</sup> Back dues.<sup>4</sup> Time may be extended by combined committee.<sup>5</sup> For one disability.<sup>6</sup> Withdrawal members, payment, within three months after reinstatement, of amount received at time of withdrawal.<sup>7</sup> From date of application for benefits.<sup>8</sup> Not reported.<sup>9</sup> And arrears.<sup>10</sup> Value of shares on date of admission.<sup>11</sup> For each share; no member entitled to more than 8 shares.<sup>12</sup> Per day.<sup>13</sup> Twenty-five cents per week by new members until \$10 has been paid in, then no dues are paid.<sup>14</sup> Pro rata.<sup>15</sup> Time may be extended by special action of association.<sup>16</sup> Three months.<sup>17</sup> For accident on duty, \$5 per week and medical treatment and medicine for one year; for sickness, medical treatment and medicines for six months.<sup>18</sup> For one accident.<sup>19</sup> Arrears and dues for as many days in advance as in arrears when suspended.<sup>20</sup> One and one-half per cent of wages.<sup>21</sup> For accident on duty; one-half usual weekly wages and medical and surgical treatment.<sup>22</sup> Chronic disease half benefit only paid; females not entitled to benefit three weeks before or five weeks after confinement.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordi-nary assess-ments to re-plenish fund.		Rein-statement fee.	Average contri-bution of estab-lish-ment per mem-ber.	Benefit payments.								Fund num-ber.
Amount of each assess-ment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma-nent dis-ability.	Death of wife.	Death of other de-pend-ents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
{ \$0.50 .25 }	3	None.		\$5.00	15	\$3.00	15				281	
		None.	\$0.26	{ 1.00 1.50	{ 13 13					282		
		None.		{ 6.00	26	{ 3.00	26				283	
		( <sup>1</sup> )		{ 6.00 3.00	{ 13 13						284	
		None.	2.80	{ 5.00 4.00	{ 13 13	2.50	13				285	
		\$0.30	.72	{ 4.00 5.00	{ 13 13						286	
		( <sup>2</sup> )	2.89	{ 5.00 2.50	{ 13 1	5.00	11				287	
		\$1.25		{ 2.50 7.00	{ 1 18						288	
		None.		{ 7.00 1.00	{ 18 26						289	
		.75		{ 1.00 10.00	{ 26 26						290	
.25	3	None.		1.00	26						291	
		None.		10.20	( <sup>15</sup> ) 1	10.00	18				292	
		None.		5.00	12						293	
		\$1.00	1.76	7.00	12						294	
		None.		( <sup>17</sup> ) 13	13						295	
		( <sup>18</sup> )		5.00	10						296	
		None.		( <sup>21</sup> ) 13	26						297	
		1.00		5.00	5						298	
		None.		5.00	12						299	
		.25		6.00	6						300	
.05	3	None.	10.01	( <sup>20</sup> ) 13	( <sup>20</sup> ) 13						301	
		( <sup>19</sup> )		25.00	13	3.00	13				302	
		( <sup>20</sup> )		20.00	13	2.00	13				303	
		( <sup>21</sup> )		15.00	13						304	
		( <sup>22</sup> )		12.50	13						305	
		( <sup>23</sup> )		10.00	13						306	
		( <sup>24</sup> )		7.50	13						307	
		( <sup>25</sup> )		5.00	13						308	
		( <sup>26</sup> )		2.50	13						309	
		( <sup>27</sup> )		5.00	13						310	
{ \$1.50 \$.25 \$1.00	3	None.		5.00	13	3.00	13				311	
		2.00		3.00	13	2.00	13				312	
		( <sup>28</sup> )	.48	6.00	6	5.00	4	\$75.00	\$35.00		313	
		None.	.54	5.00	13			100.00	50.00		314	
		{ \$1.50 \$.25	1.21	5.00	13			50.00	50.00		315	
		{ \$1.00		2.50	10			75.00	\$40.00		316	
		( <sup>29</sup> )		( <sup>30</sup> ) 13	( <sup>30</sup> ) 13	( <sup>30</sup> ) 13	( <sup>30</sup> ) 13	( <sup>30</sup> ) 13	( <sup>30</sup> ) 13	317		
		( <sup>31</sup> )		( <sup>31</sup> ) 13	( <sup>31</sup> ) 13	( <sup>31</sup> ) 13	( <sup>31</sup> ) 13	( <sup>31</sup> ) 13	( <sup>31</sup> ) 13	318		
		( <sup>32</sup> )		( <sup>32</sup> ) 13	( <sup>32</sup> ) 13	( <sup>32</sup> ) 13	( <sup>32</sup> ) 13	( <sup>32</sup> ) 13	( <sup>32</sup> ) 13	319		
		( <sup>33</sup> )		( <sup>33</sup> ) 13	( <sup>33</sup> ) 13	( <sup>33</sup> ) 13	( <sup>33</sup> ) 13	( <sup>33</sup> ) 13	( <sup>33</sup> ) 13	320		

<sup>1</sup> Not collected since 1902, as profits from annual ball and picnic have been sufficient to meet demands.

<sup>2</sup> By paying double dues married members secure medical attendance and medicines for wives and children.

<sup>3</sup> Twenty-five dollars per month and medical treatment and medicines. By paying double dues married members secure medical attendance and medicines for wives and children.

<sup>4</sup> Six months.

<sup>5</sup> Arrears.

<sup>6</sup> Consecutive weeks, 30 days intervening, 3 more consecutive weeks; not more than 6 weeks in 1 year.

<sup>7</sup> Four dollars and eighty cents when fund is less than \$300.

<sup>8</sup> Dues increased to 15 cents per week when fund falls below \$500.

<sup>9</sup> Pro rata, except when amount over \$1,000 in treasury is sufficient to pay claim, and except when membership falls below 200, 50 cents on death of member, 25 cents on death of member's wife. Single members not assessed on death of wife of member.

<sup>10</sup> Entitled to same rates if compelled to remain at home on account of contagious disease in family.

<sup>11</sup> Third period, 11 weeks, at \$4 per week.

<sup>12</sup> And back dues.

<sup>13</sup> From beginning of disability.

<sup>14</sup> Or husband of member.

<sup>15</sup> Based on age: 44, \$7.75; 43, \$7.25; 42, \$6.75; 41, \$6.25; 40, \$5.75; 35 to 39, \$5.25; 30 to 34, \$4.25; 25 to 29, \$3.75; 21 to 24, \$3.25.

<sup>16</sup> Five dollars per week for 13 weeks, \$3 per week for 26 weeks and \$2 per week for 156 weeks for one disability or during membership if residing in city; \$5 per week for 13 weeks, \$2 per week for 182 weeks for one disability, or during membership if residing out of city.

<sup>17</sup> Sixty dollars if residing in city, \$50 if residing out of city.

<sup>18</sup> Forty dollars if residing in city, \$30 if residing out of city.



TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assess- ment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
310	Brewery.....		\$3.00	\$6.00	Death benefit.	\$0.25	1				
311	Brewery.....		3.00	<sup>a</sup> 7.00	{Death benefit. Dth. ben. wife.	.50 .25	2 3	3	2	1	1
312	Chemicals, etc.....			<sup>a</sup> 6.00							
313	Chemicals, etc.....		1.00	3.00	Death benefit.	1.00			1		1
314	Chemicals, etc.....	{1st...	.90	3.60							
315	China ware.....	{2d...	.45	1.80							
316	Clothing.....		.50	6.00	{Death benefit. Dth. ben. wife.	.50 .50			2		1
317	Cotton and woolen goods.		<sup>14</sup> .50	6.00		1.00	3		1	2	
318	Cotton goods.....		3.00	3.00	Death benefit.	1.00	1	3	1	1	1
319	Dyeing and finishing, tex- tiles.....		<sup>(10)</sup>	6.50							
320	Electrical apparatus, etc...		1.00	6.00							
321	Elevators.....		<sup>(10)</sup>	3.60							
322	Express company.....			6.00	Death benefit.	.50	3				
323	Furniture.....		1.00	3.60							
324	Graphophones.....		.50	4.20							
325	Insulated wire.....		<sup>(20)</sup>	6.00	Death benefit.	<sup>(11)</sup> .50					
326	Iron and steel, bolts and nuts.....		1.00	3.60	{Death benefit. Dth. ben. wife.	.50 .25					
327	Iron and steel, bolts and nuts.....	{1st...	1.25	12.00							
		{2d...	1.00	9.00							
		{3d...	.75	6.00							
328	Iron and steel, rolling mill, etc.....		1.00	6.00	{Death benefit. Dth. ben. wife.	.50 .25				2	
329	Leather.....		<sup>14</sup> 1.00	6.00			2				
330	Leather.....		<sup>14</sup> 1.00	6.00	{Death benefit. Dth. ben. wife.	.50 .25	3 1		2		
331	Leather.....		1.10	6.00							
332	Lithographing.....		<sup>14</sup> .50	6.00							
333	Machinery.....		1.00	6.00							
334	Machinery.....		1.00	6.00							
335	Machinery and tools.....	{1st...	.50	5.20	{Death benefit. Dth. ben. wife.	.50 .25	3			{(1) (1)	{(1) (1)
		{2d...	.25	2.60	{Death benefit. Dth. ben. wife.	.25 .13	3	1	3	{(1) (1)	{(1) (1)
336	Mining, coal.....		1.00	<sup>17</sup> 3.00							
337	Moldings, mirrors, etc.....		2.25	3.60	{Death benefit. Dth. ben. wife.	1.00 .50	2		2	1	
338	Paint.....		<sup>(41)</sup>	5.20							

<sup>1</sup> Not reported.<sup>2</sup> And back dues.<sup>3</sup> And medical treatment.<sup>4</sup> For one disability.<sup>5</sup> Includes \$1 for physician's services, payable quarterly.<sup>6</sup> If insane and assigned to an asylum, a sum equal to the amount of the death benefit will be paid when pronounced incurable, and further benefits cease.<sup>7</sup> By paying double dues members receive double temporary disability benefit.<sup>8</sup> And medical treatment; by paying double dues members receive double temporary disability benefit.<sup>9</sup> Or for one disability.<sup>10</sup> One dollar per member.<sup>11</sup> Pro rata.<sup>12</sup> Four months for one disability.<sup>13</sup> Fifty cents per member.<sup>14</sup> Paid annually.<sup>15</sup> And \$1 per member.<sup>16</sup> Based on age: 46 to 50, \$5; 41 to 45, \$4; 36 to 40, \$3; 31 to 35, \$2; 26 to 30, \$1.50; 18 to 25, \$1.<sup>17</sup> Third period, 13 weeks, at \$2 per week; fourth period, \$1 per week for remainder of disability.<sup>18</sup> And arrears, if suspended for 3 months; on payment of arrears if suspended for less than 3 months.<sup>19</sup> Based on age: 40 and under 50, \$5; 35 and under 40, \$3; 18 and under 35, \$2.<sup>20</sup> Fines, back dues, and assessments, and 1 month's dues in advance.<sup>21</sup> Time may be extended by association.<sup>22</sup> Four months.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordi- nary assess- ments to re- plenish fund.		Rein- state- ment fee.	Average contri- bution of estab- lish- ment per mem- ber.	Benefit payments.								Fund num- ber.
Amount of each assess- ment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma- nent dis- ability.	Death of wife.	Death of other de- pend- ents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
(1)		\$3.00		\$5.00	30	\$3.00	30	\$100.00		\$50.00		310
(1)		None.		6.00	10	4.50	20	\$100.00		50.00		311
		None.	\$0.87	\$5.00	13			50.00		25.00		312
		1.00		6.00	26	4.00	26	(10)		40.00		313
(1)		None.	2.39	\$6.00	26			100.00		50.00		314
(11)		.50		\$3.00	26							
				5.00	(12)	2.50	(12)	50.00		50.00		315
(1)		None.		5.00	13			(10)		(12)		316
(11)		None.		5.00	52			50.00		25.00		317
		3.00		4.00	4	5.00	3	50.00		40.00		318
		3.50	.86	5.00	13	3.00	17 13	60.00		40.00		319
(1)		\$1.00		6.00	12			50.00		25.00		320
{ \$0.80 1.00 }	2	(10)	.95	5.00	13			100.00		50.00		321
		(10)		7.00	10			100.00		50.00		322
		1.00		4.00	(12)			(10)		(12)		323
(11)		\$1.50		5.00	13			75.00		50.00		324
(1)		(10)		5.00	7	2.50	6	50.00		25.00		325
		.50	1.14	5.50	28			100.00		25.00		326
(10)	4	None.	.51	\$1.00	16	\$0.50	10	200.00		100.00		327
				\$0.75	16	\$0.37½	10	150.00		75.00		
				\$0.50	16	\$0.25	10	100.00		50.00		
		(11)		5.00	16			100.00		50.00		328
(1)		None.		5.00	6	3.00	26	50.00		25.00		329
(11)		None.		4.00	6			50.00		30.00		330
		1.00		5.00	8	3.00	8	50.00		25.00		331
(11)		None.		5.00	10			50.00		25.00		332
.50	(10)	1.00		5.00	20			100.00		50.00		333
		(11)	3.58	5.00	13			100.00		50.00		334
		1.00		5.00	13	2.50	11 13	50.00				335
		.50		2.50	13	1.25	11 13	25.00		25.00		
		1.50		\$6.00	(10)			100.00		25.00		336
		(10)		5.00	13	2.50	13	100.00		50.00		337
(11)		(10)	.60	5.00	10	3.00	10	75.00		50.00		338

<sup>20</sup> One hundred dollars if member 2 years; \$75, 1½ and under 2 years; \$50, 1 and under 1½ years; \$25, 6 months and under 1 year.

<sup>21</sup> Fifty dollars if member 2 years; \$37.50, 1½ and under 2 years; \$25, 1 and under 1½ years; \$12.50, 6 months and under 1 year.

<sup>22</sup> And arrears.

<sup>23</sup> Fifty cents paid annually by old members; \$1 by new members.

<sup>24</sup> Entrance fee and arrears.

<sup>25</sup> From beginning of benefits; time may be extended 2 weeks.

<sup>26</sup> Members, highest class, \$1; second class, 75 cents; third class, 50 cents; member's wife, highest class, 50 cents; second class, 37½ cents; third class, 25 cents.

<sup>27</sup> Per day.

<sup>28</sup> Arrears.

<sup>29</sup> For one disability; 24 weeks in 1 year from date of disability.

<sup>30</sup> For one disability. If state of treasury permits, time may be extended by association.

<sup>31</sup> For one disability, or in one year from beginning of disability.

<sup>32</sup> Death benefit, pro rata; to replenish fund, not reported.

<sup>33</sup> From first payment.

<sup>34</sup> Paid by employees other than miners; miners return empty powder kegs in lieu of dues.

<sup>35</sup> For accident on duty.

<sup>36</sup> Three months for one accident.

<sup>37</sup> Back dues.

<sup>38</sup> Based on age: 40 and under 50, \$3; 30 and under 40, \$2; 16 and under 30, \$1.

<sup>39</sup> From beginning of disability.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
339	Pianos.....		(1)	\$3.00							
340	Railroad shops.....		\$1.00	6.00							
341	Railroad shops.....		.35	4.20	{ Death benefit. Dth. ben. wife.	\$0.50 .50	3	(9) (9)			
342	Railroad shops.....	1st.	.25	6.00							
343	Railroad, steam (office only).	2d.	.25 10.50	3.00 6.00							
344	Railway, street.....			12.00	{ Death benefit. Dth. ben. wife. Death benefit. Dth. ben. wife.	.50 .25 1.00 .50	2 3	3 2	1 3	2 2 1 1	
345	Railway, street, and electric lighting.			12.00							
346	Rubber goods.....		1.10	3.00							
347	Shade rollers.....		2.00	3.00							
348	Tools, saws, etc.....		(*)	7.20							
349	Typewriters.....		2.00	3.00	Payment of rent.	10.10	4	4	4	4	
350	Wire and wire nails.....		2.00	4.80							
351	Agricultural implements.....	1st.		6.00	{						
352	Agricultural implements.....	2d.		3.00							
353	Agricultural implements.....		(*)								
354	Agricultural implements.....	1st.		6.00	{						
355	Brass goods, etc.....	2d.	.50	3.00							
356	Brewery.....		1.00	6.00							
357	Bridges, etc.....		(*)	4.80	Death benefit.	.25	5	4	1	2	
358	Cars.....	1st.	(*)	7.20	{						
359	Dry dock.....	2d.	(*)	2.60							
				6.20							

<sup>1</sup> Based on age: 36 to 45, \$5; 18 to 35, \$3.<sup>2</sup> And medical treatment.<sup>3</sup> One year.<sup>4</sup> No limit.<sup>5</sup> Time may be extended by managing board.<sup>6</sup> Not reported.<sup>7</sup> Arrears.<sup>8</sup> Fifty cents per member.<sup>9</sup> Or for one disability.<sup>10</sup> Paid annually.<sup>11</sup> Nine dollars if wife is insured.<sup>12</sup> Pro rata.<sup>13</sup> Six months.<sup>14</sup> For one disability; time may be extended.<sup>15</sup> From first payment.<sup>16</sup> Based on age: 50, \$14; 49, \$13; 48, \$12; 47, \$11; 46, \$10; 45, \$9; 40 to 44, \$8; 35 to 39, \$6; 30 to 34, \$4; 21 to 29, \$3.<sup>17</sup> Based on age: 21 to 29, \$1.50; 30 to 34, \$2; 35 to 39, \$3; 40 to 44, \$4; 45, \$4.50; 46, \$5; 47, \$5.50; 48, \$6; 49, \$6.50; 50, \$7.<sup>18</sup> Per quarter.<sup>19</sup> Members who retain membership after leaving employ of establishment pay \$6 per year.<sup>20</sup> For one disability.<sup>21</sup> For one disability; third period to end of disability at \$2 per week.<sup>22</sup> And first aid to injured.<sup>23</sup> Time may be extended not to exceed 15 weeks.<sup>24</sup> For accident on duty.<sup>25</sup> One per cent of wages.<sup>26</sup> For accident on duty; one-half of usual wages, and medical and surgical treatment.<sup>27</sup> For death from accident on duty and occurring within 90 days; a sum equal to 52 weeks' wages, based on average wages for month immediately preceding accident.<sup>28</sup> For accident on duty and occurring within 90 days; 52 weeks' wages, based on average wages for month immediately preceding accident, for loss of both hands, both feet, or both eyes, or for one hand and one foot; one-half of 52 weeks' wages for loss of one hand or one foot.<sup>29</sup> Three-fourths of 1 per cent of wages.<sup>30</sup> For accident on duty; one-half of usual wages; not to exceed \$1,000, and hospital service, medical and surgical treatment.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
Amount of each assessment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
\$0.50		None.		\$5.00	(1)	\$3.00	(1)	\$100.00		\$50.00		339
		None.		5.00	20			100.00		50.00		340
(12)		(7)		4.00	52			(7)		(7)		341
		None.		6.00	13	3.00	13	50.00		25.00		342
(12)		None.		3.00	13	1.50	13					343
		None.		5.00	20			150.00		100.00		344
(12)		None.		6.00	(12)	3.00	(12)	100.00		50.00		345
		None.		7.00	16	3.50	16	250.00		50.00		346
(12)		\$1.10		4.00	18			25.00		15.00		347
		(7)		6.00	10			75.00		50.00		348
(12)		(17)		5.00	(1)			100.00		50.00		349
		None.		6.00	13			100.00		50.00		350
(9)		2.00		4.00	26	3.00	26	100.00		50.00		351
		None.		5.00	26			100.00	\$75.00			352
(9)		None.		2.50	52			50.00	37.50			353
		None.		(2)	52			(2)	(2)			354
(9)		None.	\$0.37	6.00	2	4.00	10	100.00		(2)		355
		None.		5.00	20			100.00	100.00			356
(9)		1.00		5.00	14			50.00	5.00			357
		None.		(2)	26			(2)	(2)			358
(9)		(4)		6.00	13			100.00	3.00			359
		None.		3.00	13			(2)	(2)			360

<sup>1</sup> For death from accident on duty, and occurring within 90 days; usual weekly wages for 26 weeks, not to exceed \$1,500.

<sup>2</sup> For accident on duty, and occurring within 90 days; usual weekly wages for 26 weeks, not to exceed \$1,500, for loss of both hands, both feet, or both eyes, or for one hand and one foot; one-half of usual weekly wages for 26 weeks, not to exceed \$750 for loss of one hand or one foot.

<sup>3</sup> And for accident on duty or in the city, first medical treatment and medicine and 1 visit to hospital; single men whose hospital expenses are paid receive no temporary disability benefit.

<sup>4</sup> For one disability: Third period, \$10 per month for as many months as necessary to equal three times the amount paid as dues plus \$2 per year for each year's membership for those who have been members five years and over.

<sup>5</sup> Four hundred dollars for loss of both eyes, both feet, or both hands, or for one hand and one foot; \$200 for loss of leg above knee or arm above elbow; \$150 for loss of right hand; \$100 for loss of leg below knee, left arm below elbow, or one eye; \$75 for loss of left hand or either foot; \$50 for loss of thumb, first finger, or big toe; \$25 for loss of second, third, or fourth finger; \$20 for loss of thumb at first joint, first finger at first or second joint, or big toe at first joint.

<sup>6</sup> In lieu of death claim after two years of continued disability.

<sup>7</sup> From first report of disability; time may be extended by association in extreme cases.

<sup>8</sup> Per week for 30 weeks, from time disability becomes chronic, previous benefit not considered.

<sup>9</sup> Fourteen cents on every \$10 earned.

<sup>10</sup> For accident on duty; one-half of wages, not to exceed \$500, and surgical treatment for first visit.

<sup>11</sup> Or for one accident.

<sup>12</sup> For accident on duty; one year's wages, based on weekly wages at time of accident, not to exceed \$1,500.

<sup>13</sup> For accident on duty; one year's wages, based on weekly wages at time of accident, not to exceed \$1,500 for loss of both hands or both feet, or one hand and one foot, or both eyes; one-third of one year's wages for loss of one hand or one foot; one-eighth of one year's wages, not to exceed \$200 for loss of one eye.

<sup>14</sup> Based on age: 14 to 19, 50 cents; 20 to 45, \$1; \$1 for each year over 45 up to 50, in addition to regular fee of \$1.

<sup>15</sup> Per week for 13 weeks each year, or \$150 lump sum in lieu of weekly payments, paid after period of temporary disability benefit for first year of disability has been exhausted.

<sup>16</sup> For accident on duty; one-half of earnings.

<sup>17</sup> For death from accident on duty; one-half of earnings for 26 weeks.

<sup>18</sup> For accident on duty; one-half of earnings for 26 weeks.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En- trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assess- ment.	Number of assess- ments in—				
							Sched- ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
360	Electric light.....	1st..	\$1.00	\$18.00	Death benefit.	(1)	8				
		2d..	1.00	(7)							
361	Foundry.....		2.00	6.00	Death benefit.	\$0.50		3	1	2	
					Perm. dis. ben.	.75					
362	Iron and steel, rolling mill, etc.	1st..	2.00	13.80							
		2d..		10.80							
		3d..		6.00							
363	Iron and steel, rolling mill, etc.		1.10	6.00							
364	Iron and steel, rolling mill, etc.	1st..	.50	18.00	Death benefit.	.50	1				
		2d..		13.20							
		3d..		9.00							
		4th..		7.20							
365	Iron and steel, rolling mill, furnaces, etc.	1st..	1.00	12.00							
		2d..	1.00	8.04							
366	Lithographing.....		1.00	3.00							
		1st..	.50	3.00							
367	Lithographing.....	2d..	.50	1.80							
		3d..	.25	1.20							
368	Locomotives.....			(20)							
369	Machinery.....		1.00	5.20							
370	Mining, coal.....			3.00	Death benefit.	.50	4	(2)	(2)	(2)	(2)

<sup>1</sup> Fifty cents per member; pro rata to produce not to exceed \$500, when an assessment of 50 cents per member would exceed \$500.

<sup>2</sup> Not reported.

<sup>3</sup> For accident, full wages and medical treatment; for sickness, one-half wages and medical treatment.

<sup>4</sup> For one disability; time may be extended and rate changed by trustees, for serious and prolonged disability from accident.

<sup>5</sup> For death from accident on duty; \$1,000 if employed in establishment 5 years and over; \$750 if employed under 5 years.

<sup>6</sup> Not to exceed one year's wages if disabled while in service of establishment.

<sup>7</sup> One-half of 1 per cent of wages.

<sup>8</sup> And arrears if reinstated within six months; as new members if reinstated after six months.

<sup>9</sup> And medical treatment and medicine.

<sup>10</sup> From beginning of benefit.

<sup>11</sup> Fifty cents per member.

<sup>12</sup> Seventy-five cents per member after temporary disability benefit has been received for 13 weeks; or in lieu thereof \$5 per week for 13 weeks each year.

<sup>13</sup> Members under 45 years of age may, by paying \$3 additional annual dues, receive an increase of \$300 death benefit.

<sup>14</sup> For sickness and accident on duty, or going to or from work; hospital service in lieu of benefits to members who have no families dependent upon them.

<sup>15</sup> Four months for one disability.

<sup>16</sup> For death from sickness and accident when not on duty; \$1,000 for death from accident on duty. Members under 45 years of age may, by paying \$3 additional annual dues, receive an increase of \$300 death benefit.

<sup>17</sup> For death from accident. Members under 45 years of age may, by paying \$3 additional annual dues, receive an increase of \$300 death benefit.

<sup>18</sup> For accident on duty, or going to or from work; \$500 for loss of hand or foot; \$250 for loss of all fingers above knuckles, or thumb and first three fingers at or above knuckles; \$200 for loss of first three fingers at or above knuckles, or foot through instep, or for one eye; \$100 for loss of thumb at middle or carpal bone; \$1,000 for total blindness.

<sup>19</sup> For one disability; time may be extended by managing board.

<sup>20</sup> One hundred dollars if 50 years of age and under when admitted; \$75 if over 50 years when admitted.

<sup>21</sup> Fifty dollars for loss of one hand, one arm, one foot, one leg, or one eye; \$100 for loss of both hands, both arms, both feet, both legs, or both eyes.

<sup>22</sup> Paid by members of funeral benefit division.

<sup>23</sup> For one disability.

<sup>24</sup> For accident; \$1 per member after period of temporary disability benefit has been exhausted.

<sup>25</sup> And for accident, hospital service and surgical treatment.

<sup>26</sup> For one disability; managing board has power to extend payment 8 additional weeks.

<sup>27</sup> For death from sickness and accident when not on duty; \$1,150 for death from accident on duty and occurring within 4 months.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establish-ment per member.	Benefit payments.								Fund number.		
				Temporary disability.				Death.	Other benefits.					
				First period.		Second period.			Perma-nent disability.	Death of wife.	Death of other de-pendents.			
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).							
		None.	( <sup>9</sup> )	( <sup>2</sup> )	10			( <sup>4</sup> )	( <sup>4</sup> )		360			
}	( <sup>2</sup> )	\$1.00		\$5.00	13			(11)	(15)		361			
		1.15	\$1.18	5.00	( <sup>18</sup> )			{ <sup>16</sup> \$100.00. <sup>18</sup> 100.00. <sup>17</sup> 50.00.	{( <sup>19</sup> ) ( <sup>21</sup> )		362			
( <sup>2</sup> )	None.			5.00	13							363		
}		.50		{ 12.00 9.00 6.00 5.00 6.00 5.00 4.00 5.00 3.00 2.00	{ 16 17 13 8 26			(11)	(24)		364			
		None.	3.70											
\$0.50	1	1.00								{ 100.00. 67.00. 75.00. 25.00. 15.00. 10.00.	{ 600.00 400.00 75.00 5.00 3.00 2.00		365	
		( <sup>25</sup> )	.25											366
		None.				( <sup>27</sup> )	26					( <sup>28</sup> )	( <sup>29</sup> )	
		None.		<sup>27</sup> 1.00	1	<sup>28</sup> \$4.00	1	75.00	<sup>29</sup> 2.00		369			
.25	2	None.		<sup>28</sup> 1.00	1	<sup>29</sup> 5.00	25	( <sup>30</sup> )	<sup>27</sup> 100.00		370			

<sup>22</sup> For accident on duty or going to or from work; for loss of one hand or one foot at or between wrist or ankle and junction of middle third of forearm or leg; \$725 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$850 for loss of one arm or one leg at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$300 for loss of one eye or \$1,000 for total blindness. The board of directors may pay not to exceed \$600 for injuries other than those specified above. The above benefits shall not be cumulative.

<sup>23</sup> For death from sickness and accident off duty; \$770 for death from accident on duty and occurring within 4 months.

<sup>24</sup> For accident on duty or going to or from work; for loss of one hand or one foot at or between wrist or ankle and junction of upper and middle third of forearm or leg; \$483.33 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$566.66 for loss of one arm or one leg at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$200 for loss of one eye; \$670 for total blindness. The board of directors may pay not to exceed \$400 for injuries other than those specified above. The above benefits shall not be cumulative.

<sup>25</sup> Paid after temporary disability benefit for 13 weeks has been received.

<sup>26</sup> Arrears.

<sup>27</sup> Per week for 26 weeks and an additional lump sum of \$50 for loss of one hand or one foot; \$10 for loss of one finger; \$5 for partial loss of one finger; \$100 for loss of both eyes; \$25 for loss of one eye. For accident on duty.

<sup>28</sup> Per week for 26 weeks and an additional lump sum of \$30 for loss of one hand or one foot; \$6 for loss of one finger; \$3 for partial loss of one finger; \$60 for loss of both eyes; \$15 for loss of one eye. For accident on duty.

<sup>29</sup> Per week for 26 weeks and an additional lump sum of \$20 for loss of one hand or one foot; \$4 for loss of one finger; \$2 for partial loss of one finger; \$40 for loss of both eyes; \$10 for loss of one eye. For accident on duty.

<sup>30</sup> One per cent of earnings.

<sup>31</sup> For accident on duty; one-half of regular wages, not to exceed \$500 and surgical treatment.

<sup>32</sup> For one accident.

<sup>33</sup> One-half year's wages, not to exceed \$1,500. For death from accident on duty, and occurring within 90 days.

<sup>34</sup> For accident on duty; one-half year's wages, not to exceed \$1,500, for loss of both hands, both feet, or both eyes, or for one hand and one foot; one-sixth of one year's wages, not to exceed \$500, for loss of one hand or one foot; one-sixth of one year's wages, not to exceed \$200, for loss of one eye.

<sup>35</sup> And medical treatment.

<sup>36</sup> Third period, \$5 per week for 11 weeks; time may be extended by vote of association.

<sup>37</sup> Per week for 13 weeks; paid for second year of disability, after period for temporary disability benefit for first year has been exhausted; thereafter \$15 per annum.

<sup>38</sup> Not including four years not reported.

<sup>39</sup> For accident on duty, or going to or from work.

<sup>40</sup> For death from accident, \$100; from sickness, \$50.

<sup>41</sup> For accident on duty or going to or from work; for loss of one or both eyes, limbs, or any other permanent disability after period of temporary disability benefit has been exhausted.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En-trance fee.	Dues per year.	Ordinary assessments.							
					Purpose.	Amount of each assess-ment.	Number of assess-ments in—					
							Sched-ule year.	Preceding years.				
								1st.	2d.	3d.	4th.	
371	Mining, coal			\$3.00								
372	Mining, coal			3.00								
373	Mining, coal	1st.		9.00	Perm. dis. ben.	{ \$0.50 .25 }						
		2d.		4.80								
374	Mining, coal	1st.		3.00								
		2d.		1.20								
375	Mining, coal	1st.	\$1.00	3.00								
		2d.	.50	1.50								
376	Mining, copper	1st.		3.80								
		2d.		1.80								
377	Mining, copper			6.00								
378	Mining, copper			6.00								
379	Mining, copper			6.00								
380	Mining, iron ore			6.00								
381	Mining, iron ore			3.60								
382	Mining, iron ore			( <sup>21</sup> )								
383	Printing, newspaper		1.00	5.20								
384	Pulleys		1.50	3.00	Death benefit.	.50	3	1		2	1	
385	Pulp		.50	5.20	Death benefit.	.50						
386	Sawmill	1st.		19.20								
		2d.		13.20								
387	Carpets		4.50	6.50								
388	Cereals		1.00	3.00	Death benefit.	1.00	9	4	5	3	4	
					Death benefit, beneficiary.	.25	1	4	4	2	3	
389	Express company			12.00								
390	Furniture			( <sup>22</sup> )								

1 Fixed by board of trustees.

2 Not including four years not reported.

3 For accident on duty, or going to or from work.

4 For death from sickness, and from accident on duty or going to or from work.

5 For accident on duty or going to or from work; for loss of a limb or limbs, both eyes, or from any other disability which totally disables beneficiary from following regular vocation.

6 Not reported.

7 And surgical treatment in extreme cases. For accident on duty.

8 Time may be extended by two-thirds vote of managing board.

9 For death from sickness, \$100; from accident, \$400, \$200 of which is paid by establishment.

10 For accident on duty: In addition to temporary disability benefit for loss of limb; also paid \$75 by establishment. Managing board may grant \$75 additional for artificial limb.

11 For accident on duty.

12 For one accident.

13 For death from accident, \$100; from sickness, \$50, provided death occurs within 6 months of beginning of disability.

14 For accident on duty; and further sum of \$75 first class, \$30 second class to pay for an artificial limb, if deemed necessary by managing board, for loss of limb.

15 For death from accident, \$40; from sickness, \$20, provided death occurs within 6 months of beginning of disability.

16 And first medical treatment. For accident occurring within 3 miles of association hall.

17 Six months for one accident.

18 If death occurs within 3 miles of association hall.

19 For accident within 3 miles of association hall; highest class, 50 cents per member, and second class, 25 cents per member, paid after temporary disability benefit for one year has been received.

20 For sickness, and accident on duty; first class, \$25 per month and medical treatment; second class, \$12.50 per month and medical treatment.

21 Eight months.

22 For death from accident on duty.

23 For accident on duty: When totally blind, or when so crippled in limb as to be wholly and permanently disabled, highest class, \$300, and second class, \$150, when wholly crippled in one limb, or when disability is partial and permanent.

24 Six months.

25 For accident on duty: If only partially disabled, such compensation as managing board may determine; paid after temporary disability benefit for 6 months has been received.

26 For accident on duty; \$25 per month.

27 For accident on duty; less amount received as temporary disability benefit for same accident.

28 For accident on duty; \$25 per month, if married; \$20 if single.

29 One year.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordi- nary assess- ments to re- plenish fund.		Rein- state- ment fee.	Average contri- bution of estab- lish- ment per mem- ber.	Benefit payments.								Fund num- ber.
Amount of each assess- ment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma- nent dis- ability.	Death of wife.	Death of other de- pend- ents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
(1) (9)	1	None. None.	.....	\$5.00 5.00	26 25	.....	.....	\$100.00 100.00	\$100.00 100.00	.....	.....	371 372
.....	.....	None.	.....	75.00	12	.....	.....	(9)	75.00	.....	.....	373
.....	.....	None. \$1.00	\$0.25	11 5.00 11 2.00	12 26 12 26	.....	.....	(12) (12)	14 125.00 14 50.00	.....	.....	374
.....	.....	.50		16 6.00 16 3.00	(17) (17)	16 \$3.00 16 1.50	(17) (17)	16 75.00 16 37.50	(19)	.....	.....	
.....	.....	None.	.....	(20)	(21)	.....	.....	20 500.00 20 250.00	20 500.00 20 250.00	.....	.....	376
.....	.....	None.	.....	11 5.00 11 6.00	(24) (24)	.....	.....	20 300.00 20 200.00	20 200.00 20 200.00	.....	.....	
.....	.....	None.	.....	11 6.00	(24)	.....	.....	20 200.00	20 200.00	.....	.....	377
.....	.....	None.	.....	11 6.00	(24)	.....	.....	20 200.00	20 200.00	.....	.....	378
.....	.....	None.	.....	(25)	(25)	.....	.....	20 200.00	20 200.00	.....	.....	379
.....	.....	None.	4.04	(25)	(25)	.....	.....	20 300.00 20 240.00	20 240.00	.....	.....	380
.....	.....	(25)	.....	(25)	(25)	.....	.....	20 500.00 20 166.66	20 166.66	.....	.....	381
(9) (9)	.....	(25)	.....	5.00	13	.....	.....	21 25.00 21 50.00	21 25.00	.....	.....	382 383
.....	.....	None.	.....	1.00	1	5.00	10	50.00	21 25.00	.....	.....	384
.....	.....	None.	.....	(26)	12	.....	.....	(21)	(21)	.....	.....	385
.....	.....	(26)	.....	(26)	50	.....	.....	(21)	(26)	.....	.....	386
(9) (9)	.....	.50	.....	4.00	12	2.00	12	40.00	.....	\$20.00	\$10.00	387
.....	.....	1.00	.....	4.00	15	.....	.....	(26)	.....	(26)	(26)	388
\$1.00	.....	2.00 None.	..... 1.76	27 7.00 (26)	27 12 10	..... (27)	..... 10	200.00 50.00	.....	100.00 25.00	(24) 15.00	389 390

<sup>1</sup> For accident on duty; for loss of one arm, one leg, or one eye; \$500 for loss of both arms, both legs or both eyes.

<sup>2</sup> Six days' wages, not to exceed \$9.

<sup>3</sup> Back dues.

<sup>4</sup> For accident on duty; one-half of wages and medical treatment.

<sup>5</sup> And one-half of year's wages. For death from accident on duty.

<sup>6</sup> For accident on duty; one-fourth of estimated year's wages for loss of one eye, one hand, or one foot; one-half of estimated year's wages for loss of both eyes, both hands, or both feet.

<sup>7</sup> Arrears.

<sup>8</sup> One hundred dollars when fund exceeds \$500.

<sup>9</sup> Paid only after temporary disability benefit for maximum period, 2 years in succession, has been received.

<sup>10</sup> Paid after period for temporary disability benefit has been exhausted.

<sup>11</sup> For accident on duty; amount based on financial condition of association as determined by the board of trustees every 3 months, but shall not exceed \$5 per week and medical treatment.

<sup>12</sup> For death from accident on duty; 50 cents per member.

<sup>13</sup> For accident on duty; amount based on financial condition; not to exceed \$60.

<sup>14</sup> For accident on duty; one-half of wages and medical treatment and medicine.

<sup>15</sup> For death from accident on duty and occurring within 3 months; funeral expenses.

<sup>16</sup> For accident on duty; one-fourth of one year's wages for loss of one eye, one hand, or one foot; one-half of one year's wages for loss of both eyes, both hands, or both feet, or one hand and one eye, or one foot and one eye.

<sup>17</sup> Paid by all members at beginning of each association year.

<sup>18</sup> Pro rata.

<sup>19</sup> From beginning of disability.

<sup>20</sup> One dollar per member.

<sup>21</sup> Twenty-five cents per member.

<sup>22</sup> Members who withdraw after having received 12 weeks' benefits, \$25.

<sup>23</sup> And medical treatment if living within prescribed territory.

<sup>24</sup> For one disability, or in 12 months from payment of first relief.

<sup>25</sup> Father or mother of unmarried member, \$50; member's child under 6 months, \$25; 6 months and under 15 years, \$40.

<sup>26</sup> One per cent of wages.

<sup>27</sup> Fifty per cent of wages.

<sup>28</sup> Thirty-three and one-third per cent of wages.



TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
391	Iron and steel, blast furnace.	.....	\$0.50	\$6.00	.....	.....	.....	.....	.....	.....	
392	Iron and steel, rolling mill, etc.	.....	*1.00	13.00	.....	.....	.....	.....	.....	.....	
393	Iron and steel, rolling mill, etc.	.....	1.00	12.00	Perm. dis. ben.	\$1.00	.....	.....	.....	.....	
394	Iron and steel, rolling mill, etc.	} 1st. 2d.	(M)	5.20	Death benefit.	1.00	1	3	3	2	1
					Dth. ben. wife.	.50					
					Dth. ben. child.	.25					
395	Locomotives	.....	.....	4.20	.....	.....	.....	.....	.....	.....	.....
396	Mining, coal	.....	1.00	6.00	.....	.....	.....	.....	.....	.....	.....
397	Mining, coal	.....	.....	4.80	.....	.....	.....	.....	.....	.....	.....
398	Mining, coal	.....	.50	3.00	.....	.....	.....	.....	.....	.....	.....
399	Mining, coal	.....	.....	6.00	.....	.....	.....	.....	.....	.....	.....
400	Mining, coal	.....	.....	3.00	.....	.....	.....	.....	.....	.....	.....
401	Mining, coal	.....	.....	6.00	.....	.....	.....	.....	.....	.....	.....
402	Mining, coal	.....	.....	3.00	.....	.....	.....	.....	.....	.....	.....
403	Mining, coal	.....	1.25	6.00	.....	.....	.....	.....	.....	.....	.....
404	Mining, coal	.....	.62	3.00	.....	.....	.....	.....	.....	.....	.....
405	Railway, street.	.....	1.00	\$9.60	Death benefit.	.50	6	.....	.....	.....	.....
406	Railway, street, and electric lighting.	.....	.....	12.00	.....	.....	.....	.....	.....	.....	.....
407	Railway, street, and electric lighting.	.....	.....	6.00	.....	.....	.....	.....	.....	.....	.....
408	Railway, street, and electric lighting.	.....	(N)	12.00	.....	.....	.....	.....	.....	.....	.....

<sup>1</sup> And arrears.

<sup>2</sup> Sixty days; time may be extended by sick committee.

<sup>3</sup> Parent, child 3 months and under 18 years, dependent daughter, or crippled or invalid son over 18, \$30; stillborn child or child under 3 months, \$10.

<sup>4</sup> Paid each year.

<sup>5</sup> Not reported.

<sup>6</sup> Six months for one disability.

<sup>7</sup> For one disability.

<sup>8</sup> Child 30 days and under 3 years, \$15; 3 and under 18 years, \$25.

<sup>9</sup> Per day except Sunday; also \$1 per member if disabled by accident and still disabled at end of benefit period.

<sup>10</sup> Twelve months.

<sup>11</sup> One dollar per member.

<sup>12</sup> Fifty cents per member.

<sup>13</sup> Child over 1 week and under 1 year, \$15; 1 and under 16 years, \$25; widowed mother of an unmarried member, 50 cents per member.

<sup>14</sup> Based on age; 16 and under 35 years, \$2; 35 and under 40, \$2 and 25 cents additional for each year over 34; 40 and under 45, \$2 and 50 cents additional for each year over 34; 45 and under 50, \$2 and \$1 additional for each year over 34.

<sup>15</sup> Third period, 26 weeks, at \$2.50 per week.

<sup>16</sup> Not including 2 years not reported.

<sup>17</sup> For accident on duty; \$10, \$7.50, or \$5 per week, according to nature of accident.

<sup>18</sup> For one accident.

<sup>19</sup> For death from accident, \$150; from sickness, \$100.

<sup>20</sup> Parents supported by member, \$50; child, according to age, \$10, \$20, \$25, \$35, or \$50; widowed mother, or sister or daughter 16 and over in charge of member's household, \$100.

<sup>21</sup> And back dues.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordi- nary assess- ments to re- plenish fund.		Rein- state- ment fee.	Average contri- bution of es- tab- lish- ment per mem- ber.	Benefit payments.							Fund num- ber.	
Amount of each assess- ment.	Number in last five years.			Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma- nent dis- ability.	Death of wife.		Death of other de- pend- ents.
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
		\$0.50		\$4.00	( <sup>1</sup> )			\$60.00		\$50.00	( <sup>1</sup> )	391
( <sup>1</sup> )		1.00	\$0.51	6.00	( <sup>1</sup> )	\$3.00	<sup>7</sup> 10	100.00		50.00	( <sup>1</sup> )	392
( <sup>1</sup> )		1.00		<sup>1</sup> 1.00	( <sup>10</sup> )			( <sup>11</sup> )		( <sup>12</sup> )	( <sup>12</sup> )	393
		1.00		5.00	13	3.50	<sup>13</sup> 13	100.00		50.00	\$25.00	394
{ \$0.25 .10 }	<sup>14</sup> 1	None.		{ 1.00 .50 }	<sup>1</sup> 1	{ 3.00 1.50 }	<sup>12</sup> 12	{ 75.00 30.00 50.00 }		50.00	50.00	395
		1.00		5.00	12			50.00		50.00	25.00	
		None.	.84	( <sup>17</sup> )	<sup>18</sup> 28			( <sup>19</sup> )		100.00	( <sup>20</sup> )	396
		<sup>21</sup> .50		<sup>22</sup> 5.00	<sup>18</sup> 15			<sup>23</sup> 75.00		50.00	25.00	397
( <sup>1</sup> )		None.		<sup>24</sup> 5.00	( <sup>24</sup> )			100.00		50.00	( <sup>25</sup> )	398
		None.		<sup>25</sup> 5.00	( <sup>24</sup> )			200.00		100.00	50.00	399
		None.		<sup>26</sup> 5.00	( <sup>24</sup> )			100.00		50.00	( <sup>26</sup> )	400
		None.		{ <sup>27</sup> 2.50 <sup>28</sup> 2.50 }	<sup>18</sup> 26			{ 50.00 100.00 }		50.00	( <sup>27</sup> )	401
( <sup>1</sup> )		None.		{ <sup>29</sup> 2.50 <sup>30</sup> 1.25 }	<sup>18</sup> 1	{ <sup>31</sup> 7.00 <sup>32</sup> 3.50 }	<sup>25</sup> 25	{ 100.00 50.00 }		50.00	25.00	402
( <sup>2</sup> )		1.00		10.50	( <sup>33</sup> )			( <sup>34</sup> )		50.00	35.00	403
( <sup>3</sup> )		None.		<sup>35</sup> 6.00	<sup>23</sup> 34			100.00		50.00	50.00	404
( <sup>3</sup> )		( <sup>35</sup> )	1.83	6.30	26	3.50	26	150.00		50.00	25.00	405
( <sup>1</sup> )		None.		<sup>36</sup> 3.00	<sup>13</sup> 13	<sup>36</sup> 3.00	<sup>34</sup> 4	( <sup>37</sup> )		50.00	( <sup>38</sup> )	406
		( <sup>39</sup> )		<sup>39</sup> 2.00	8			( <sup>40</sup> )		( <sup>41</sup> )	( <sup>42</sup> )	407
( <sup>3</sup> )		None.	.74	<sup>43</sup> 6.00	( <sup>44</sup> )	<sup>43</sup> 3.00	14 <sup>4</sup>	250.00		50.00	50.00	408

<sup>1</sup> For accident on duty.<sup>2</sup> For death from accident on duty.<sup>3</sup> Six months for one accident.<sup>4</sup> Dependent father or mother, sister or daughter over 18 years of age living with and supported by member, \$50; child 12 to 18 years of age, or dependent orphan sister or brother of member, 12 to 18 years of age, \$25; child under 12 and not stillborn, or dependent orphan brother or sister under 12 years, \$10.<sup>5</sup> Dependent father or mother of member or of wife of member, sister or daughter over 18 or widowed mother acting as housekeeper, \$50; child 5 and under 16 years of age, \$25; child 1 and under 5 years of age, \$15; child under 1 year old, \$10.<sup>6</sup> For one accident—third period, highest class, \$5, second class, \$2.50, for 26 weeks.<sup>7</sup> Also \$1.50 for wife and \$1.20 for each child.<sup>8</sup> Pro rata.<sup>9</sup> Eighty days from beginning of disability.<sup>10</sup> And medical treatment.<sup>11</sup> Back dues.<sup>12</sup> And medical treatment, medicine and nurse if necessary.<sup>13</sup> Additional weeks after 13 weeks from end of first period of benefit.<sup>14</sup> Child 14 years and under, \$15; widowed mother of unmarried member, \$50.<sup>15</sup> Arrears.<sup>16</sup> Forty dollars and \$1 per member.<sup>17</sup> Twenty-five cents per member; not less than \$25.<sup>18</sup> Twenty-five cents per member for widowed mother of single member, not less than \$25; 10 cents per member for child, not less than \$10.<sup>19</sup> One dollar; \$2 if an eligible fails to become a member within 6 months from date of eligibility.<sup>20</sup> Six months.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Schedule year.	Preceding years.			
								1st.	2d.	3d.	4th.
409	Rubber goods.....		(1)	\$3.00	Death benefit. Dth. ben. wife. Dth. ben. child	( <sup>5</sup> ) ( <sup>2</sup> ) ( <sup>3</sup> )	4				
410	Store, department.....	1st..... 2d..... 3d.....		3.00 1.80 1.20							
411	Stoves and ranges.....	1st..... 2d.....	\$1.00 .50	6.00 3.00							
412	Agricultural implements.....		.50	1.20							
413	Collars, cuffs, and shirts.....		1.00								
414	Cotton goods.....		2.00	1.30	In lieu of dues.	\$0.50	6	6	6	6	6
415	Cotton goods.....		.50	2.60							
416	Electric light and power.....		2.00	2.60							
417	Gas.....		1.00	3.00							
418	Gas and electric light.....	1st..... 2d..... 3d.....		9.60 6.00 3.60							
419	Lime.....			<sup>10</sup> 1.90							
420	Railroad, steam (office only.)		<sup>10</sup> .25								
421	Railway, street.....			6.00							
422	Railway, street.....		1.00	.50							
423	Silk.....		.10		Death benefit.	.50	8	8	14	8	8
424	Steamship employees.....		1.00	1.00	In lieu of dues.	.10	4	3	6	3	
425	Cement.....			6.00	Death benefit.	1.00	12	5	5	3	6
426	Enameled and stamped ware.		( <sup>12</sup> )	<sup>12</sup> 6.20							
427	Iron and steel, rolling mill, etc.	1st..... 2d.....	5.10 1.10	12.00 6.00							
428	Iron and steel, rolling mill, etc.		1.10	6.00							
429	Iron and steel, rolling mill, furnaces, etc.		.05	3.60							
430	Iron and steel, rolling mill, furnaces, etc.		1.00	6.00	Death benefit. Dth. ben. wife.	.10 .05	6	(7)	(7)	(7)	(7)
431	Iron and steel, rolling mill, furnaces, etc.		1.10	6.00							
432	Railway, street.....		2.50	6.00							

<sup>1</sup> Forty-five years and under, \$1; 50 cents additional for each year over 45.<sup>2</sup> Pro rata.<sup>3</sup> For one disability.<sup>4</sup> For one disability—third period, 12 weeks, at \$2 per week.<sup>5</sup> Two-thirds of wages; not exceeding \$6.67, and medical treatment.<sup>6</sup> In case of epidemic reduced to 3 weeks.<sup>7</sup> Not reported.<sup>8</sup> By those who lost membership by leaving employ of establishment; back dues by those remaining in employ of establishment.<sup>9</sup> For one disability.<sup>10</sup> Back dues.<sup>11</sup> And arrears.<sup>12</sup> And back dues.<sup>13</sup> Seven months at 20 cents per month, 5 months at 10 cents per month.<sup>14</sup> For death from accident on duty.<sup>15</sup> Paid annually.<sup>16</sup> Fifty cents per member.<sup>17</sup> Fifty cents per member, not to exceed \$500.<sup>18</sup> Arrears.<sup>19</sup> One dollar per member.<sup>20</sup> And for accident, hospital treatment.<sup>21</sup> Time may be extended, not to exceed 8 weeks, by managing board.<sup>22</sup> For accident; for total disability or loss of both eyes, \$200; for loss of one leg, one arm, or one hand \$100; for loss of one eye, \$50; paid in addition to temporary disability benefit.<sup>23</sup> Based on age: Under 30, \$2; 30 and under 40, \$2.50; 40 and under 50, \$3.<sup>24</sup> Includes \$1 for physician's services, payable quarterly.<sup>25</sup> Regular entrance fee, according to age, and arrears.<sup>26</sup> And medical treatment.<sup>27</sup> One hundred dollars, paid in addition to temporary disability benefit.<sup>28</sup> In 52 consecutive weeks.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordinary assessments to replenish fund.		Reinstatement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
				Temporary disability.				Death.	Other benefits.			
				First period.		Second period.						
Amount of each assessment.	Number in last five years.			Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).		Permanent disability.	Death of wife.	Death of other dependents.	
		(1)		\$5.00	* 12	\$3.00	* 12	\$100.00		\$25.00	\$25.00	400
{	{							{				
\$0.25		None.		(*)	* 6			50.00		50.00	25.00	410
.15								35.00				
.10								25.00				
(7)		*\$1.00		{	{			75.00		75.00	75.00	411
(7)		(10)		6.00	* 13							
		1.00		3.00				50.00				412
		11 2.00						250.00				413
		12 .25						75.00				414
		11 2.00						75.00				415
.25	2	1.00	\$0.78					200.00				416
								150.00				417
		None.	1.26					100.00				418
		None.	.08					14 50.00				419
		None.						(10)				420
		None.	.73					50.00				421
		1.00	.15					(7)				422
		(10)						125.00				423
		1.00						(10)				424
(7)		None.	.54	** 6.00	* 18			200.00	(20)	75.00		425
(7)		(20)		** 6.00	13	** 2.50	13	100.00	(20)	50.00		426
		{	{					{				
(7)		5.10		5.00	* 13			75.00	(20)	50.00		427
(7)		1.10		5.00	* 13			(20)	(20)	50.00		428
(7)		None.										
.25		.50	1.40	** 5.00	* 82			100.00	(20)	50.00		429
(7)		None.		5.00	* 14			(20)	(20)	50.00		430
(7)		None.		5.00	* 13			100.00	(20)	75.00		431
		4.00		** 6.00	* 10			(20)	(41)	50.00		432

\* One hundred and twenty-five dollars if unmarried; \$100 if married.

\*\* For accident, provided death does not occur within one month; for loss of one hand, one arm, one foot, one leg, or one eye, \$50; for loss of both hands, both arms, both feet, both legs, or both eyes, \$100; paid in addition to temporary disability benefit.

† For one disability; time may be extended by majority vote of managing board.

‡ One hundred and twenty-five dollars if unmarried and under 50 years of age when admitted; \$100 if married and 50 or under when admitted; \$75 if over 50 when admitted.

§ Provided death does not occur within one month: For loss of one hand, one arm, one foot, one leg, or one eye, \$50; for loss of both feet, both hands, both arms, both legs, or both eyes, \$100; paid in addition to temporary disability benefit.

|| And for accident, first aid, and hospital service.

¶ Fifty dollars for loss of one hand, one eye, one foot, or three and more toes; \$75 for loss of arm above wrist joint; \$100 for loss of leg above ankle, both hands or both feet, or toes on both feet; \$200 for loss of both legs above ankle, both arms above wrist joint, or both eyes; paid in addition to temporary disability benefit.

‡ Two hundred dollars if member 2 years and over and under 50 years of age when admitted; \$150 if a member 1 and under 2 years and under 50 years when admitted; \$100 if a member under 1 year and under 50 years when admitted; \$150 if a member 2 years and over and over 50 years of age when admitted; \$125 if a member 1 year and under 2 years and over 50 years when admitted; \$75 if a member under 1 year and over 50 years when admitted.

§ Provided death does not occur within one month; for loss of one eye, one hand, or one foot, \$50; for loss of both eyes, both hands, or both feet, \$100; paid in addition to temporary disability benefit.

|| For accident, provided death does not occur within one month: For loss of both hands, both arms, both feet, both legs, or both eyes, \$100; for loss of one hand, one arm, one foot, one leg, or one eye, \$50.

¶ From time reported disabled.

‡ One hundred and fifty dollars, less \$50 if death benefit for wife has been paid.

§ First period, \$6 per week for 15 weeks in first year; second period, \$3 per week for 15 weeks in each year thereafter; or, \$6 per week for 15 weeks for the first year, and lump sum of \$150 at the expiration of the first year, less \$50 if death benefit for wife has been paid.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	Entrance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Schedule year.	Number of assessments in—			
								Preceding years.			
							1st.	2d.	3d.	4th.	
433	Steamship employees . . . . .		\$10. 00	\$15. 60							
434	Carpets, etc. . . . .		1. 00	3. 25							
435	Express company . . . . .		1. 00	3. 00							
436	Express company . . . . .		1. 00	3. 00							
437	Express company . . . . .		1. 00	3. 00							
438	Mining, coal . . . . .			3. 00							
439	Mining, coal . . . . .				In lieu of dues.	\$0. 25	9	5	4	5	8
440	Mining, coal . . . . .			3. 00							
441	Mining, coal . . . . .			3. 00							
442	Mining, coal . . . . .			3. 00							
443	Mining, coal . . . . .				In lieu of dues.	. 50	8	(16)	(16)	(16)	(16)
444	Mining, coal . . . . .			3. 00							
445	Stoves and ranges . . . . .		. 10		In lieu of dues.	(34)	4	6	5	8	7
446	Watch cases . . . . .			6. 00							
447	Enameled and stamped ware . . . . .		1. 00	12. 00	Perm. dis. ben.	1. 00					
448	Foundry . . . . .		.. 50	12. 00	Death benefit.	2. 00	1			1	1
					Perm. dis. ben.	2. 50					
449	Iron and steel, rolling mill, etc. . . . .		.. 50	12. 00	Death benefit.	1. 50	2				
					Perm. dis. ben.	2. 50		1	2	1	3
450	Iron and steel, rolling mill, furnaces, etc. . . . .		1. 00	12. 00	Death benefit.	1. 00			1	1	
					Dth. ben. wife.	. 50			2	1	
451	Iron and steel, rolling mill, furnaces, etc. . . . .		1. 00	12. 00	Perm. dis. ben.	1. 00				1	
452	Mining, coal . . . . .	1st.		6. 00							
		2d.		3. 00							
		1st.		9. 00							
		2d.		7. 20							
453	Correspondence schools, etc. <sup>a</sup>	3d.	. 50	6. 00							
		4th.		4. 20							
		5th.		\$3.00							

<sup>1</sup> And medical treatment.

<sup>2</sup> If member leaves no widow or child and does not designate a beneficiary, funeral expenses not to exceed \$150.

<sup>3</sup> First period, \$8 per week for 37½ weeks, less the number of weeks for which temporary disability benefit may have been paid at the rate of \$8 per week; second period, \$6 per week during rest of life. If \$300 temporary disability benefit has been paid, there is only one period at a weekly rate of \$6.

<sup>4</sup> For each child enrolled on books of association.

<sup>5</sup> Child 7 and under 21 years of age, \$50; 4 days old and under 7 years, \$30.

<sup>6</sup> Or arrears.

<sup>7</sup> Child, or parent of unmarried member partially supported by member, \$25; parent of unmarried member, supported by member, \$50.

<sup>8</sup> Pro rata.

<sup>9</sup> And two months' arrears.

<sup>10</sup> Unmarried dependent child, and parent or sister partially supported by unmarried member, \$25; parent or sister supported by unmarried member, \$50.

<sup>11</sup> And arrears.

<sup>12</sup> Dependent child, or parent or unmarried sister partially supported by unmarried member, \$25; dependent parent or sister of unmarried member, \$50.

<sup>13</sup> Child, 15 years of age and over, \$50; 10 and under 15 years, \$25; under 10 years, \$15.

<sup>14</sup> For death from accident on duty.

<sup>15</sup> Parent, \$40; child, 5 to 12 years, \$20; 1 and under 5, \$10.

<sup>16</sup> Not reported.

<sup>17</sup> Child, 1 and under 7 years of age, \$15; 7 and under 16 years, \$35; 16 years and over, \$50.

<sup>18</sup> Child, 10 and under 18 years of age, \$25; 6 and under 10 years, \$15; under 6 years, \$10.

<sup>19</sup> Child, 15 years of age and over and dependents other than children, \$50; child, 12 and under 15, \$35; 5 and under 12, \$30; 18 months and under 5 years, \$25; under 18 months, \$15.

<sup>20</sup> Not paid if funds become exhausted on account of closing of establishment.

<sup>21</sup> Child or other dependent, 8 and under 15 years of age, \$25; 1 and under 8 years, \$15; under 1 year, \$10. Benefits not paid if funds become exhausted on account of closing of establishment.

<sup>22</sup> Funeral expenses not to exceed \$50.

<sup>23</sup> Funeral expenses not to exceed \$15.

<sup>24</sup> Twenty-five cents per member, 25 cents for member's wife, and 25 cents for each child on death of member, wife, or child 15 years of age and over; 15 cents on death of child 5 and under 15 years; 10 cents on death of child 1 month and under 5 years.

<sup>25</sup> Back assessments.

<sup>26</sup> Twenty-five cents per member, and 25 cents per member's wife and 25 cents per member's child insured in the fund.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Continued.

Extraordi- nary assess- ments to re- plenish fund.		Rein- state- ment fee.	Average contri- bution of estab- lishment per mem- ber.	Benefit payments.								Fund num- ber.
				Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Perma- nent dis- ability.	Death of wife.	Death of other depen- dents.	
				Benefit per week.	Limit in one year (wk).	Benefit per week.	Limit in one year (wk).					
\$0.05		\$10.00	\$15.54	\$8.00	37½	\$4.00	50	\$200.00	(*)	\$100.00		433
.50		None.						50.00		50.00	(*)	434
(*)		* 1.00						100.00		50.00	(*)	435
(*)		* 1.00						125.00		50.00	(*)	436
		* 1.00						150.00		50.00	(*)	437
		None.	.18					50.00		50.00	(*)	438
		None.						40.00		40.00	(*)	439
(19)		None.						50.00		50.00	(*)	440
(19)		None.						40.00		40.00	(*)	441
		None.	.24					50.00		50.00	(*)	442
		None.	.50					50.00		30.00	(*)	443
		None.	1.19					(*)		(*)	(*)	444
		(*)						(*)		(*)	(*)	445
		(*)	.76					50.00		100.00	(*)	446
		1.00		6.00	* 52			100.00	(*)	50.00	(*)	447
				6.00	(*)			(*)	(*)	50.00	\$25.00	448
		.50		* 1.00	(*)			(*)	(*)	50.00	25.00	449
		1.00		* 1.00	(*)			150.00	\$50.00	75.00	(*)	450
(19)		1.00		* 1.00	(*)			150.00	(*)	75.00	(*)	451
(19)		None.		* 5.00	* 26	* 2.50	* 26	* 75.00	(*)	(*)	(*)	452
				* 2.50	* 26	* 1.25	* 26	* 37.50				
				7.00				75.00				
				6.00				75.00				
(19)		.50	.51	4.00	12			65.00		50.00	50.00	453
				3.00				65.00				
								50.00				

\* Twenty-five cents per member, 25 cents per member's wife, and 25 cents per each child on death of child 15 years of age and over; 15 cents on death of child 5 and under 15 years; 10 cents on death of child one month and under 5 years.

\* Three months' back dues.

\* Husband of member, \$100.

\* For one disability.

\* For accident; \$1 per member paid in addition to temporary disability benefit.

\* Child of member or brother or sister of unmarried member over 1 month and under 16 years of age, \$25; dependent widowed mother of unmarried member, \$50.

\* Paid annually.

\* Four months.

\* Fifty dollars, and \$2 per member.

\* For accident; \$2.50 per member paid in addition to temporary disability benefit.

\* Per day, except Sunday.

\* Four months for one disability.

\* Fifty dollars, and \$1.50 per member.

\* Six months for one disability.

\* Children 5 and under 16 years of age, or dependent parent, \$25; child over 1 and under 5 years of age, \$15.

\* Twelve months for one disability.

\* Child of member, or dependent brother or sister of an unmarried member, 1 week and under 1 year old, \$15; 1 and under 16 years, \$25; dependent widowed mother of unmarried member, \$75.

\* For accident on duty.

\* For one accident.

\* For accident on duty; highest class, for loss of both eyes, \$200; one eye, \$100; hand or limb, \$75. Second class, for loss of both eyes, \$100; one eye, \$50; hand or limb, \$37.50. Paid in addition to temporary disability benefit.

\* Of member of highest class, \$50; second class, \$25.

\* Single daughter or sister 16 years of age and over, or widowed mother acting as housekeeper, highest class, \$50; second class, \$25; child under 5 years (not stillborn), highest class, \$10; second class, \$5; child 5 and under 16 years highest class, \$25; second class, \$12.50.

\* In addition to benefits shown, this fund pays \$25 on the marriage of a member in good standing.

\* Honorary members, \$1.

\* Provided wife is an honorary member and her husband is a member in good standing.

\* Husband of wife provided he is an honorary member and his wife is a member in good standing.

TABLE III.—CONTRIBUTIONS OF MEMBERS AND

Fund number.	Industry.	Class of membership.	En-trance fee.	Dues per year.	Ordinary assessments.						
					Purpose.	Amount of each assessment.	Number of assessments in—				
							Sched-ule year.	Preceding years.			
								1st.	2d.	3d.	4th.
454	Cotton goods.....		\$0.25	\$1.30							
455	Cotton goods.....		.50	1.30							
456	Cotton goods.....		.25	1.30							
457	Machinery.....			3.00							
458	Mining, coal.....	1st.		4.80	}						
		2d.		2.40							
459	Optical goods.....										
460	Railway, street.....										
461	Woolen goods.....										

<sup>1</sup> Child under 6 years old, \$10; dependent parent over 60 years of age, \$20.

<sup>2</sup> Arrears.

<sup>3</sup> Child 1 month old and under 12 years of age, \$15; dependent father or mother over 60 years of age, \$20.

<sup>4</sup> And hospital service.

<sup>5</sup> Four months for one disability; time may be extended by directors not to exceed 2 months.

<sup>6</sup> For death from accident on duty, \$1,000; not on duty or from sickness, \$100.

<sup>7</sup> For accident on duty; for loss of one hand or one foot, \$500; one eye, \$200; total blindness or other total disability, \$1,000. Superannuation benefit not to exceed \$500, paid from surplus above \$3,000 and wholly at discretion of managing board.

<sup>8</sup> For accident on duty; \$10 for very serious accident entailing maximum expenses, establishment contributing one-half; establishment pays all when accident is received in rescue work at request of establishment officials; \$7.50 for less serious accident not entailing maximum expenses, establishment contributing one-third; establishment pays all when accident is received in rescue work at request of establishment officials; \$5 for minor accident entailing little or no expense; establishment pays all when accident is received in rescue work at request of establishment officials. Medical or surgical treatment for very minor accidents for which no benefits are paid.

<sup>9</sup> For accident on duty; \$5 for very serious accident entailing maximum expenses, establishment contributing one-half; establishment pays all when accident is received in rescue work at request of establishment officials; \$3.75 for less serious accident not entailing maximum expenses, establishment contributing one-third; establishment pays all when accident is received in rescue work at request of establishment officials; \$2.50 for minor accident entailing little or no expense; establishment pays all when accident is received in rescue work at request of establishment officials. Medical or surgical treatment for very minor accidents for which no benefits are paid.

<sup>10</sup> For one accident.

<sup>11</sup> For accident on duty, \$150, establishment contributing one-half; not on duty, \$100.

<sup>12</sup> For accident on duty, \$75, establishment contributing one-half; not on duty, \$50.

## BENEFITS PAID IN ESTABLISHMENT FUNDS—Concluded.

Extraordinary assessments to replenish fund.		Rein-statement fee.	Average contribution of establishment per member.	Benefit payments.								Fund number.
				Temporary disability.				Death.	Other benefits.			
				First period.		Second period.			Permanent disability.	Death of wife.	Death of other dependents.	
				Benefit per week.	Limit in one year (wk.).	Benefit per week.	Limit in one year (wk.).					
Amount of each assessment.	Number in last five years.											
\$0.05	.....	None.	.....	.....	.....	.....	.....	\$50.00	.....	.....	(1)	454
.05	.....	(2)	.....	.....	.....	.....	.....	75.00	.....	.....	\$15.00	455
.05	.....	\$0.25	.....	.....	.....	.....	.....	50.00	.....	.....	(2)	456
.....	.....	None.	\$3.19	{ \$5.00	(6)	.....	.....	(9)	(7)	.....	.....	457
.....	.....	None.	1.32	{ (2)	28	.....	.....	(11)	(8)	\$100.00	(14)	458
.....	.....	None.	250.00	{ (2)	.....	.....	.....	(12)	(10)	.....	.....	459
.....	.....	None.	240.00	{ (2)	.....	.....	.....	(13)	(11)	.....	.....	460
.....	.....	None.	198.80	{ (2)	.....	.....	.....	(14)	(12)	.....	.....	461

<sup>12</sup> For accident on duty; highest class, \$280, and second class, \$140, and artificial limbs if necessary, for very serious accident entailing maximum expenses, less amount of temporary benefit paid for same accident, establishment contributing one-half; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912, \$10 per month will be paid in addition to the lump sum. Highest class \$210, and second class \$105, and artificial limbs if necessary, for less serious accident not entailing maximum expenses, less amount of temporary benefit paid for same accident, establishment contributing one-third; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912, \$10 per month will be paid in addition to lump sum. Highest class, \$140, and second class \$70, and artificial limbs if necessary, for minor accidents entailing little or no expense, less amount of temporary benefit paid for same accident; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912, \$10 per month will be paid in addition to lump sum. Superannuation benefit, \$10 per month during life; not in effect until after 1912.

<sup>13</sup> Sister or daughter 16 years of age and unmarried, or widowed mother in charge of home, \$100; dependent parent or parent-in-law, or child 5 and under 16 years of age, \$50; child 1 week and under 5 years, \$25.

<sup>14</sup> Average per pensioner.

<sup>15</sup> Superannuation benefit: Six dollars per week during life in regular cases; the establishment, however, reserves the right to make the amount less under certain conditions.

<sup>16</sup> Superannuation benefit: Twenty-five dollars per month during life if uniformed and in regular train service, or if average monthly wages for the ten years next preceding application or recommendation for retirement were \$80 and over; \$20 if \$60 to \$79.99; \$15 if under \$60.

<sup>17</sup> Pensions paid by establishment as permanent disability and superannuation benefits based on average wages for ten years next preceding retirement; one per cent of average for each year's service of 15 and under 35 years; fifty per cent per year of average for service of 35 years and over; not to exceed \$500 per year; paid monthly until death.



TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
1	Abrasives.....	311	7	Over 7	\$5.00	13
2	Agricultural implements.....	169	17	1 Over 7	\$7.50 to 2.50	15
3	Agricultural implements.....	438	7	Over 7	7.00	12
4	Air brakes.....	3,040	( <sup>2</sup> )	( <sup>2</sup> )	\$15.00 to 5.00	<sup>3</sup> 39
5	Automobiles, etc.....	725	7	Over 7	<sup>4</sup> 6.00 and 3.00	( <sup>7</sup> )
6	Baking powder.....	68	7	Over 7	6.00 and 3.00	<sup>8</sup> 8
7	Barbers' supplies, manufacturing and wholesale.....	190	None.	7	6.00	<sup>9</sup> 13
8	Billiard tables, etc.....	1,398	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	13
9	Boxes and baskets.....	92	None.	7	5.00	10
10	Brass foundry.....	276	None.	14	5.00 and 2.50	<sup>13</sup> 13
11	Brass goods, etc.....	86	None.	14	5.00	26
12	Brass goods, etc.....	938	7	Over 7	<sup>14</sup> 7.00 and 4.20	6
13	Brewery.....	45	None.	7	5.00	16
14	Brewery.....	66	7	Over 7	6.00	16
15	Bridges.....	64	( <sup>15</sup> ) 6	( <sup>16</sup> ) 12	5.00	17
16	Bridges.....	161	7	Over 7	5.00	<sup>17</sup> 13
17	Bridges.....	142	17	1 Over 7	<sup>18</sup> 5.00	10
18	Brushes.....	71	7	Over 7	6.00	10
19	Carpets and curtains.....	314	None.	<sup>19</sup> 7	5.00	<sup>19</sup> 15
20	Carpet sweepers.....	126	None.		( <sup>20</sup> )	<sup>20</sup> 13
21	Carriages and wagons.....	126	( <sup>21</sup> )	( <sup>21</sup> )	6.00	10
22	Carriages and wagons.....	464	( <sup>22</sup> )	( <sup>22</sup> )	( <sup>24</sup> )	10
23	Carriages and wagons.....	226	None.	<sup>23</sup> 14	4.00	13
24	Cars.....	93	7	Over 7	( <sup>25</sup> )	10
25	Cartridges.....	387	( <sup>26</sup> )	( <sup>26</sup> )	5.00	13
26	Car wheels, etc.....	178	7	Over 7	7.00 and 3.50	<sup>17</sup> 13
27	Cash registers.....	1,263	None.	7	<sup>27</sup> 4.50 and 2.25	<sup>27</sup> 1
28	Celluloid goods.....	294	None.	7	<sup>28</sup> 10.00 to 3.00	13
29	Cereals.....	152	7	Over 7	( <sup>29</sup> )	( <sup>30</sup> )
30	Cereals.....	179	( <sup>30</sup> )	( <sup>30</sup> )	6.00 and 3.00	<sup>30</sup> 13
31	Chemicals, etc.....	113	None.		<sup>31</sup> 5.00	18
32	Chemicals, etc.....	173	7	Over 7	5.00	13
33	China ware, etc.....	75	3	<sup>32</sup> 10	5.00	12
34	Chocolate.....	330	7	Over 7	6.00	<sup>34</sup> 10
35	Coffins.....	71	7	Over 7	5.00	<sup>35</sup> 10
36	Cooperage.....	67	None.	7	5.00	<sup>36</sup> 16
37	Cotton goods.....	89	7	Over 7	3.00	12
38	Cotton goods.....	69	None.	<sup>37</sup> 7	4.00	<sup>37</sup> 12
39	Cotton, spool.....	56	7	Over 7	5.00	<sup>38</sup> 6
40	Cotton, spool.....	325	7	Over 7	5.00 to 1.25	28
41	Cotton, spool.....	355	7	Over 7	5.00 to 1.25	28
42	Cotton, spool.....	395	7	Over 7	5.00 to 1.25	28
43	Cotton wadding and waste.....	73	( <sup>39</sup> )	( <sup>40</sup> )	5.00 and 3.00	<sup>39</sup> 6

<sup>1</sup> None if disabled five weeks.<sup>2</sup> Seven for sickness; none for accident.<sup>3</sup> Over seven for sickness; none for accident.<sup>4</sup> And for accident, surgical treatment. For grave injury or chronic sickness, a lump sum in lieu of benefits may be paid.<sup>5</sup> For one disability.<sup>6</sup> And medical treatment.<sup>7</sup> Three months in one year or three months for one disability.<sup>8</sup> Or for one disability.<sup>9</sup> From date of beginning of disability; further benefit may be extended by association.<sup>10</sup> Six for sickness; none for accident.<sup>11</sup> Over six for sickness; none for accident.<sup>12</sup> From \$1.25 to 50 cents per working day, and medical and surgical treatment.<sup>13</sup> From date of beginning of benefit; a second disability, occurring within four weeks of the first, considered as a continuation of the first.<sup>14</sup> For sickness, and accident on duty.<sup>15</sup> Third period, \$1 per week to end of disability.<sup>16</sup> Working days.<sup>17</sup> Time may be extended by managing board.<sup>18</sup> No benefit paid for fraction of week.<sup>19</sup> From beginning of disability.<sup>20</sup> For accident on duty, highest class, full amount of wages not to exceed \$12; second class, not to exceed \$8; for sickness, highest class, \$6; second class not to exceed \$3.50.<sup>21</sup> Time may be extended by managing board, not to exceed 13 additional weeks.

## IN ESTABLISHMENT FUNDS.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
\$2.50	13	80	25.7	83	2,121	26.5	6.8	\$1,498.46	\$18.73	\$4.82	1
		32	18.9	32	1,015	31.7	6.0	728.49	22.77	4.31	2
		67	15.3	67	1,885	28.1	4.3	1,885.00	28.13	4.30	3
		1,203	39.6	1,667	26,417	22.0	8.7	23,466.35	19.51	7.72	4
\$3.00 and 1.50	(7)	62	8.6	66	1,695	27.3	2.3	1,414.20	22.81	1.95	5
		5	7.4	5	182	36.4	2.7	122.00	24.40	1.79	6
		32	16.8	41	451	14.1	2.4	320.00	10.00	1.68	7
		261	18.7	276	5,478	21.0	3.9	5,808.86	22.26	4.16	8
		25	27.2	28	403	16.1	4.4	286.10	11.44	3.11	9
2.50 and 1.25	13	36	13.0	41	1,393	38.7	5.0	967.50	26.88	3.51	10
2.50	26	3	8.3	3	105	35.0	2.9	75.00	25.00	2.08	11
		102	10.9	114	1,620	15.9	1.7	1,300.44	12.75	1.39	12
2.50	36	8	17.8	8	371	46.4	8.2	300.00	25.00	4.44	13
		12	18.2	12	389	32.5	5.9	351.00	29.25	5.32	14
		4	6.3	4	280	70.0	4.4	200.00	50.00	3.13	15
		29	18.0	54	850	29.3	5.3	607.56	20.95	3.77	16
		22	15.5	26	574	26.1	4.0	410.00	18.64	2.89	17
		9	12.7	13	243	27.0	3.4	242.00	27.00	3.42	18
		49	15.6	50	1,918	39.1	6.1	1,370.00	27.96	4.26	19
		43	34.4	58	876	20.4	7.0	808.00	18.79	6.46	20
		108	81.7	118	868	8.4	6.9	740.00	7.18	5.87	21
		56	12.1	70	1,505	26.9	3.2	1,211.00	21.63	2.61	22
2.00	13	18	8.0	22	817	45.4	3.6	494.00	26.89	2.14	23
		17	18.3	24	238	14.0	2.6	328.75	14.04	2.57	24
		40	10.3	40	1,645	41.1	4.3	1,175.38	29.38	3.04	25
		50	28.1	51	1,275	25.5	7.2	1,487.50	29.75	8.36	26
\$9.00 and 4.50	37 12	263	20.8	271	6,364	28.1	5.4	10,035.81	38.16	7.95	27
\$7.50 to 2.25	37 13	89	20.3	117	2,800	31.5	9.5	2,496.58	28.04	8.49	28
		28	31.6	48	810	16.9	5.3	810.00	16.88	5.33	29
		30	16.8	30	799	26.6	4.5	604.20	20.14	3.38	30
		35	31.0	45	826	23.6	7.3	590.00	16.86	5.22	31
2.50	13	53	20.6	53	896	16.9	5.2	624.79	11.79	3.61	32
		9	12.0	9	217	24.1	2.9	155.00	17.22	2.07	33
		131	39.7	145	1,002	7.7	3.0	1,002.25	7.65	3.04	34
		12	16.9	13	207	17.3	2.9	146.50	12.21	2.06	35
		16	23.9	18	438	27.4	6.5	310.70	19.42	4.64	36
		6	6.7	6	84	14.0	.9	36.00	6.00	.40	37
		18	26.1	19	287	15.9	4.2	164.00	9.11	2.38	38
		6	10.7	7	120	20.0	2.1	86.25	14.38	1.54	39
2.50 to .62	26	47	14.5	47	1,505	32.0	4.6	644.13	13.70	1.96	40
2.50 to .62	26	65	18.3	66	2,381	36.6	6.7	938.00	14.43	2.64	41
2.50 to .62	26	164	41.5	176	4,179	25.5	10.6	1,494.69	9.11	3.78	42
		26	35.6	28	525	20.2	7.2	375.00	14.42	5.14	43

Seven for sickness, and accident off duty; none for accident on duty.

Over seven for sickness, and accident off duty; none for accident on duty.

For accident, \$7.50; sickness, \$5.

One dollar per working day.

In addition, a special fund (amounting in the last year to \$1,108.94) is collected by passing the hat among the employees, the establishment contributing an equal amount. This passes through the treasurer's hands and is given to deserving employees, whether members of relief association or not.

For one disability; a second disability occurring within four weeks of the first considered a continuation of the first. Not entitled to more than 26 weeks in one year.

And medical treatment, except in cases where surgeon or specialist is required.

Third period, 13 weeks, one-half rates of first period; fourth period, 13 weeks, one-fourth rates of first period.

One hundred working days from date of first disability.

Exclusive of Sunday.

Seven, if sick less than 30 days; none if sick 30 days and over, or for accident.

Over seven if sick less than 30 days; none if sick 30 days and over, or for accident.

Time may be extended by majority of members present and voting.

Time may be extended by society.

From first report of disability; time may be extended by vote of association.

In six months.

In worthy cases time may be extended by vote of society.

Time may be extended by managing board at rate paid during first period.

Three for sickness; none for accident.

Over three for sickness; none for accident.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
44	Dry docks, etc.	199	7	Over 7	\$7.00	18
45	Electrical apparatus, etc.	2,791	7	Over 7	\$5.00 and 2.50	14
46	Electrical apparatus, etc.	335	None.	17	6.00 and 3.00	13
47	Electrical apparatus, etc.	372	None.	17	6.00	10
48	Electrical apparatus, etc.	1,286	None.	14	5.00	20
49	Electrical apparatus, etc.	501	None.	17	\$25.00 to 5.00	20
50	Electric light and power	238	None.	-----	( <sup>1</sup> )	26
51	Electric power	142	None.	7	6.00	13
52	Enameled and stamped ware.	210	None.	7	5.00	15
53	Express company	315	None.	-----	( <sup>2</sup> )	( <sup>3</sup> )
54	Express company	593	None.	7	2.00	1
55	Express company	808	7	Over 7	7.00	26
56	Firearms	502	7	Over 7	5.00	10
57	Fire brick, etc.	55	7	Over 7	12.00	10
58	Flour	180	None.	-----	12.00	12
59	Fur goods, manufacturing, wholesale and retail.	406	7	Over 7	5.00	13
60	Furniture	72	7	Over 7	9.00 and 5.00	13
61	Furniture	164	7	Over 7	( <sup>14</sup> )	12
62	Furniture	110	7	Over 7	9.00 and 5.00	13
63	Furniture	90	7	Over 7	5.00	13
64	Furniture	173	17	Over 7	5.00	13
65	Gas	2,114	5	Over 5	\$6.00	12
66	Glassware	110	( <sup>15</sup> )	( <sup>16</sup> )	6.00 and 3.00	13
67	Hardware, etc.	1,287	7	Over 7	\$5.00 and 2.50	26
68	Hardware, vehicle	617	7	Over 7	5.00 and 2.50	13
69	Harness	31	7	Over 7	5.00	10
70	Hats	67	( <sup>17</sup> )	( <sup>18</sup> )	5.00	13
71	Hats	4,050	7	14	5.00 and 3.00	5
72	Heating apparatus	338	7	Over 7	5.00	12
73	Hosiery	627	( <sup>19</sup> )	( <sup>20</sup> )	10.00 to 2.00	26
74	Hotel	66	None.	-----	( <sup>21</sup> )	( <sup>22</sup> )
75	Iron and steel, forgings	268	None.	7	\$11.00 and 6.00	6
76	Iron and steel, rolling mill, etc.	3,842	None.	2	( <sup>23</sup> )	12
77	Iron and steel, rolling mill, etc.	285	( <sup>24</sup> )	( <sup>25</sup> )	5.00	13
78	Iron and steel, rolling mill, etc.	334	7	Over 7	7.00 and 3.50	26
79	Iron and steel, rolling mill, etc.	74	7	Over 7	5.00 and 2.50	26
80	Iron and steel, rolling mill, etc.	138	7	Over 7	5.00	16
81	Iron and steel, rolling mill, etc.	197	None.	-----	2.50	11
82	Iron and steel, rolling mill, etc.	79	7	Over 7	5.00	16
83	Jewelry	81	None.	7	7.00 and 3.50	( <sup>26</sup> )
84	Knit goods	144	7	Over 7	6.00 and 3.00	( <sup>27</sup> )
85	Leather	326	None.	7	6.00 and 3.00	( <sup>28</sup> )
86	Leather	80	None.	14	5.00	13
87	Leather belting	75	None.	14	5.00	16
88	Lithographing	97	None.	7	5.00	26
89	Lithographing	71	None.	7	5.00 and 2.00	26
90	Locomotives	290	None.	17	\$5.00	12

<sup>1</sup> No benefit paid for fraction of week.<sup>2</sup> From beginning of disability.<sup>3</sup> And medical treatment.<sup>4</sup> For accident on duty; one-half of wages and hospital service, or medical treatment at home.<sup>5</sup> When funds fall below \$500, and until funds amount to \$1,000, \$7 for one week and \$5 per week for next twelve weeks.<sup>6</sup> For one disability.<sup>7</sup> From first report of disability; time may be extended by vote of association.<sup>8</sup> One dollar per day.<sup>9</sup> Eighty-four days for one disability.<sup>10</sup> Benefits may be continued by officers of association.<sup>11</sup> From receipt of first benefit; time may be extended by managing board.<sup>12</sup> Two dollars of this contributed by establishment. For accident, establishment contributes difference between \$5 received from association and employee's full pay.<sup>13</sup> For accident on duty or going to or from work.<sup>14</sup> For one accident.<sup>15</sup> From date of application for benefits, or for one disability.<sup>16</sup> Five dollars if 17 years of age and over; \$3, if under 17.<sup>17</sup> None if disabled 8 weeks and over.<sup>18</sup> Benefits may be extended, not to exceed 4 weeks, by visiting committee in needy cases.<sup>19</sup> And medical and surgical treatment and medicines.<sup>20</sup> Seven for sickness; none for accident.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		32	16.1	38	1,581	47.8	7.7	\$1,581.00	\$47.84	\$7.69	44
		426	15.3	426	12,069	28.3	4.3	8,569.29	20.12	3.07	45
		55	16.4	66	2,065	37.5	6.2	1,776.00	32.29	5.30	46
\$3.00	10	77	20.7	107	1,613	20.9	4.3	1,486.89	19.31	4.00	47
		221	15.9	229	8,442	38.2	6.1	6,080.00	27.29	4.35	48
		136	27.1	146	3,094	22.6	6.2	3,905.00	28.71	7.79	49
3.50	13	46	19.3	46	816	18.4	2.6	1,581.91	34.39	6.65	50
		26	18.3	26	566	21.8	4.0	536.00	20.69	3.79	51
		37	17.6	40	788	20.8	3.7	545.00	14.73	2.60	52
		57	18.1	62	1,499	26.3	4.8	1,566.00	27.47	4.97	53
7.00	25	110	18.5	115	3,811	34.6	6.4	3,261.00	29.65	5.50	54
		135	16.7	147	3,190	23.6	3.9	3,764.00	27.88	4.66	55
		56	11.2	59	1,407	25.1	2.8	1,005.00	17.96	2.00	56
		3	5.5	4	96	32.7	1.8	96.00	32.67	1.78	57
		14	7.8	14	255	18.2	1.4	328.50	23.46	1.83	58
		39	9.6	41	1,351	34.6	3.3	965.00	24.74	2.38	59
		6	8.3	8	194	32.3	2.7	191.41	31.90	2.66	60
		12	7.3	12	752	62.7	4.6	530.81	44.23	3.24	61
		27	24.5	27	526	19.5	4.8	730.11	27.04	6.64	62
		10	11.1	14	168	16.8	1.9	140.82	14.08	1.56	63
		34	19.7	42	763	22.4	4.4	546.55	16.08	3.16	64
		827	39.1	859	5,517	6.7	2.6	4,796.00	5.80	2.27	65
		21	19.1	26	389	18.5	3.5	258.24	12.30	2.35	66
		355	27.6	367	7,369	20.8	5.7	4,630.04	13.04	3.60	67
\$2.50 and 1.25	13	73	11.8	79	2,842	38.9	4.6	1,420.50	19.46	2.30	68
		2	6.5	2	24	12.0	.8	17.15	8.58	.55	69
		9	13.4	9	301	33.4	4.5	215.00	23.89	3.21	70
		590	13.8	567	11,340	20.3	2.8	7,606.00	13.58	1.88	71
		38	11.2	44	920	24.2	2.7	664.45	17.40	1.97	72
		57	9.1	57	1,320	23.2	2.1	1,050.76	18.59	1.69	73
		14	21.2	14	288	20.6	4.4	288.00	20.57	4.36	74
\$5.50 and 3.00	20	66	24.6	72	1,942	29.4	7.2	2,354.88	35.68	8.79	75
		1,024	26.7	1,163	15,988	15.6	4.2	13,323.25	13.01	3.47	76
		93	32.6	99	1,961	21.3	7.0	1,446.50	15.55	5.08	77
		60	18.0	62	1,961	33.0	5.9	1,865.50	31.09	5.59	78
		12	16.2	13	287	23.9	3.9	202.50	16.88	2.74	79
		32	23.2	40	930	29.1	6.7	680.00	20.63	4.78	80
5.00	25	79	40.1	79	1,436	18.2	7.3	828.38	10.49	4.20	81
5.00	28	15	19.0	15	357	23.8	4.5	256.60	17.11	3.25	82
3.50 and 1.75	(28)	7	8.6	7	187	26.7	2.3	139.50	19.93	1.72	83
		26	18.1	26	702	27.0	4.9	302.00	11.62	2.10	84
3.00 and 1.50	6	172	82.8	180	2,627	14.7	7.8	1,771.39	10.30	5.43	85
2.00	13	9	11.3	11	147	16.3	1.8	105.00	11.67	1.31	86
		15	20.0	17	563	36.9	7.4	395.00	26.33	5.27	87
3.00	26	12	12.4	13	812	67.7	8.4	836.00	44.67	5.53	88
		16	22.5	18	174	10.9	2.5	145.00	9.06	2.04	89
		65	22.4	65	1,184	18.2	4.1	830.75	12.78	2.86	90

<sup>1</sup> Over seven for sickness; none for accident.

<sup>2</sup> Time may be extended by society.

<sup>3</sup> And 26 additional weeks for disability from accident, if accident follows sickness.

<sup>4</sup> Or 6 consecutive weeks; 3 months must elapse between periods of illness, except in case of accident.

<sup>5</sup> Over 7 for sickness of less than 4 weeks; none for sickness of 4 weeks and over or for accident.

<sup>6</sup> Ninety days.

<sup>7</sup> For accident on duty; not over \$5, and medical treatment. Amount of benefit payment fixed by trustees at each quarterly meeting for succeeding quarter; based on financial condition at time of meeting.

<sup>8</sup> For one accident; for serious injury time may be extended by managing board.

<sup>9</sup> Seven for sickness; one for accident.

<sup>10</sup> Over 7 for sickness; over 1 for accident.

<sup>11</sup> Or 13 weeks for one disability.

<sup>12</sup> From first report of disability; for chronic disability entitled to total benefit of \$150. In destitute cases time may be extended by vote of association.

<sup>13</sup> Commencing with disability.

<sup>14</sup> For one disability; not entitled to benefits for more than 24 weeks in 1 year.

<sup>15</sup> Three months.

<sup>16</sup> Three months; third period 6 months, \$2.50 and \$1.25 per week.

<sup>17</sup> Third period, \$1 per week for 52 weeks.

<sup>18</sup> Time may be extended by a two-thirds vote of members present at meeting called for that purpose.

<sup>19</sup> For accident.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
91	Locomotives.....	3,690	17	Over 7	\$6.00	12
92	Locomotives.....	103	None.	7	\$6.00 and 3.00	12
93	Locomotives.....	248	( <sup>1</sup> )	( <sup>1</sup> )	6.00 and 3.00	*13
94	Looms.....	190	7	*14	5.00	*10
95	Looms.....	354	7	Over 7	6.00	10
96	Machinery.....	1,602	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
97	Machinery.....	119	7	Over 7	7.00	13
98	Machinery.....	81	7	Over 7	( <sup>2</sup> )	( <sup>2</sup> )
99	Machinery.....	1,433	7	Over 7	( <sup>1</sup> )	( <sup>1</sup> )
100	Machinery.....	117	None.	7	10.00	10
101	Machinery.....	202	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
102	Machinery.....	110	( <sup>4</sup> )	( <sup>4</sup> )	5.00 and 2.50	13
103	Machinery.....	328	None.	7	3.00 and 1.50	*1
104	Machinery.....	182	None.	14	5.00 and 2.50	*24
105	Machinery.....	284	None.	Over 7	*6.00	*13
106	Machinery.....	570	None.	( <sup>2</sup> )	5.00 and 3.00	( <sup>2</sup> )
107	Machinery and tools.....	1,576	None.	Over 7	5.00	26
108	Machinery and tools.....	70	None.	Over 7	9.00 to 1.50	*13
109	Machinery and tools.....	963	7	Over 7	5.00	12
110	Machinery and tools.....	715	7	Over 7	7.00 and 3.50	( <sup>2</sup> )
111	Machine shops.....	83	None.	( <sup>3</sup> )	( <sup>2</sup> )	*24
112	Machine shops.....	60	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>2</sup> )	*13
113	Machine shops and foundry.....	407	5	7	( <sup>2</sup> )	13
114	Malted milk.....	94	7	Over 7	5.00	26
115	Marble quarries.....	3,275	None.	( <sup>1</sup> )	( <sup>1</sup> )	*13
116	Mining, coal.....	1,735	*7	Over 7	*6.00	( <sup>2</sup> )
117	Mining, coal.....	241	*7	Over 7	*6.00 and 3.00	( <sup>2</sup> )
118	Mining, coal.....	142	1	Over 1	*6.00	( <sup>2</sup> )
119	Mining, coal.....	84	( <sup>2</sup> )	( <sup>2</sup> )	*7.00	26
120	Mining, coal.....	735	None.	7	*6.00 to 2.00	( <sup>2</sup> )
121	Mining, coal.....	1,455	None.	7	( <sup>2</sup> )	( <sup>2</sup> )
122	Mining, coal.....	1,542	None.	7	( <sup>2</sup> )	( <sup>2</sup> )
123	Mining, coal.....	186	7	Over 7	*4.00	( <sup>2</sup> )
124	Mining, coal.....	127	7	Over 7	*5.00	26
125	Mining, coal.....	274	7	Over 7	*5.00 and 2.50	*26
126	Mining, coal.....	240	7	Over 7	*6.00	*26
127	Mining, coal.....	6,231	8	Over 8	( <sup>2</sup> )	( <sup>2</sup> )
128	Mining, coal.....	26,654	None.	( <sup>2</sup> )	*5.00 to 2.00	( <sup>2</sup> )
129	Mining, coal.....	6,569	None.	7	( <sup>2</sup> )	( <sup>2</sup> )
130	Mining, slate.....	88	7	*Over 7	*5.00	13
131	Navy-yard, United States.....	410	*6	*Over 6	6.00	8
132	Oil, refining.....	306	None.	7	1.00	1
133	Optical goods.....	138	None.	7	6.00 and 3.00	12

<sup>1</sup> For sickness, and accident off duty; none for accident on duty.

<sup>2</sup> Seven for sickness; none for accident.

<sup>3</sup> Over seven for sickness; none for accident.

<sup>4</sup> Commencing with disability.

<sup>5</sup> No benefit paid for fraction of week.

<sup>6</sup> For one disability.

<sup>7</sup> Seventy-five cents per day, and medical and surgical treatment and medicines. If sent a distance away from home by establishment and unable to have services of association physician, allowed \$1 per day for every day a physician is employed and regular benefits of 75 cents per day, not to exceed \$67.50 per year for medical attendance and benefits.

<sup>8</sup> Ninety days for one disability.

<sup>9</sup> One dollar per working day.

<sup>10</sup> Sixty working days, unless further disability be caused by accident.

<sup>11</sup> Ex-employees, \$5; employees, \$7.50 and medical and surgical treatment for first week in case of accident; establishment pays \$2.50 of the \$7.50 for accident in establishment.

<sup>12</sup> Six months for one disability; time may be extended in extreme cases.

<sup>13</sup> Over 7 for sickness; 7 for accident.

<sup>14</sup> Seventy-five cents per day, and medical treatment, medicines, bandages, and surgical dressings.

<sup>15</sup> Ninety days.

<sup>16</sup> Seven days; 2 weeks from date of notice if member fails to notify secretary within 1 week of beginning of disability.

<sup>17</sup> Over 7 days; 2 weeks from date of notice if member fails to notify secretary within 1 week of beginning of disability.

<sup>18</sup> For one disability; a second disability occurring within 4 weeks of the first considered a continuation of the first.

<sup>19</sup> Time may be extended by association.

<sup>20</sup> Disabled members resuming work before disability ceases receive 50 cents on the dollar.

<sup>21</sup> For one disability; chronic disease, 13 weeks in 1 year.

<sup>22</sup> Three months.

<sup>23</sup> Three months; third period 18 months, \$3 and \$1 per week.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
\$6.00	3	1,282	33.9	1,429	21,412	17.1	5.8	\$18,414.00	\$14.71	\$4.99	91
\$3.00 and 1.50	13	21	20.4	28	476	22.7	4.6	412.10	19.62	4.00	92
3.00 and 1.50	13	32	12.9	32	527	16.5	2.1	444.00	13.88	1.79	93
		20	10.5	30	729	24.3	3.8	510.00	25.50	2.68	94
		62	17.5	64	1,272	20.5	3.6	1,272.00	20.52	3.59	95
		414	25.8	462	8,255	19.9	5.2	6,192.13	14.96	3.87	96
		25	21.0	25	274	11.0	2.3	274.00	10.96	2.30	97
		27	33.3	30	453	15.1	3.6	453.10	16.78	5.59	98
		234	16.3	251	8,232	35.2	5.7	8,195.00	35.02	5.72	99
		44	37.6	51	455	10.3	3.9	650.00	14.77	5.56	100
		39	19.3	39	1,007	25.8	5.0	755.25	19.37	3.74	101
		11	10.0	11	357	32.5	3.2	255.00	23.18	2.32	102
6.00 and 3.00	12	149	45.4	149	2,441	16.4	7.4	2,424.50	16.27	7.39	103
6.00	24	26	14.3	28	610	23.5	3.4	440.00	16.92	2.42	104
		64	22.5	72	2,037	31.8	7.2	1,240.00	19.38	4.37	105
		170	29.8	182	3,638	21.4	6.4	3,058.50	17.99	5.37	106
4.00 and 2.00	(*)	498	26.5	540	18,543	37.2	9.9	9,274.36	18.62	4.94	107
2.50	(*) 26	3	4.3	4	357	119.0	5.1	212.02	70.67	3.08	108
		191	19.4	203	(*)	(*)	(*)	5,030.50	26.34	5.12	109
		116	16.2	122	3,180	27.4	4.4	2,271.67	19.58	3.18	110
		13	15.7	14	125	9.6	1.5	124.75	9.60	1.50	111
		4	6.7	6	378	94.5	6.3	328.80	82.45	5.50	112
		88	21.6	112	2,330	26.4	5.7	2,308.42	26.24	5.67	113
		10	10.6	10	2,151	21.6	2.3	150.50	15.05	1.60	114
		441	13.5	450	6,934	15.7	2.1	5,943.26	13.48	1.81	115
3.00	(*) 13	83	4.8	83	1,901	22.9	1.1	1,851.25	22.30	1.07	116
3.00 and 1.50	(*)	22	9.1	22	710	32.3	2.9	768.50	34.84	3.18	117
3.50	26	24	16.9	25	626	26.1	4.4	626.00	26.08	1.41	118
		9	10.7	9	168	18.7	2.0	168.00	18.67	2.00	119
		104	14.1	107	2,370	22.8	3.2	2,310.06	22.21	3.14	120
		69	4.7	70	1,744	25.3	1.2	1,744.00	24.94	1.18	121
		113	7.3	114	2,482	22.0	1.6	2,469.00	21.85	1.60	122
		95	51.1	111	1,925	20.3	10.3	1,400.00	11.58	5.91	123
		11	8.7	11	231	21.0	1.8	165.00	15.00	1.30	124
		32	11.7	33	1,109	34.7	4.0	792.14	24.75	2.89	125
		35	14.6	36	1,257	35.9	5.2	1,344.00	38.40	5.60	126
		576	9.2	576	15,446	26.8	2.5	12,337.62	21.42	1.98	127
		3,938	14.8	4,350	103,643	26.3	3.9	83,214.40	21.13	3.12	128
		1,179	17.9	1,179	33,910	28.8	5.2	27,706.88	23.50	4.22	129
2.50	13	32	36.4	32	442	13.8	5.0	311.60	9.73	3.54	130
		107	26.1	107	1,394	13.0	3.4	1,394.00	13.03	3.40	131
7.00	(*) 10	87	28.4	103	2,094	24.1	6.8	1,676.00	19.26	5.48	132
		17	12.3	21	329	19.4	2.4	282.00	16.59	2.04	133

\* Third period, \$1 per week indefinitely.

\* Donations may be made from the charity fund if still disabled.

\* Not reported.

\* Seventy-two days for one disability; time may be extended by managing board.

\* Ten cents per member.

\* From payment of first benefit.

\* One dollar first-class and 50 cents second-class per working day; and, for accident on duty, medical treatment.

\* For accident on duty; one-half of wages, hospital services, and medical treatment.

\* None if disabled 1 month and over.

\* For accident on duty.

\* For one accident.

\* For one accident; third period, \$2 per week until recovery.

\* None if disabled 4 weeks and over.

\* Three months for one accident.

\* Three months for one accident; third period, until recovery, \$1.50 and 75 cents per week.

\* For sickness, and accident on duty; and medical treatment.

\* For accident on duty; \$1 first-class, and 50 cents second-class per working day.

\* For sickness, and accident on duty.

\* Until able to resume work.

\* For accident on duty or going to or from work.

\* For accident.

\* Time may be extended by special order of association.

\* For injury sustained while actually engaged in the employ of the establishment.

\* Six months.

\* For accident on duty; one-half of average earnings and first visit of physician.

\* None if disabled 3 weeks and over.

\* Working days.

\* Third period, 16 weeks at \$4 per week.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
134	Optical goods.....	841	(1)	(2)	\$8.00 to \$1.00	*13
135	Paint and varnish.....	330	None.	8	5.00 to 1.50	8
136	Paint and varnish.....	329	None.	14	(3)	*12
137	Paper.....	261	7	Over 7	7.50	13
138	Paper.....	65	3	Over 3	(4)	(5)
139	Paper and pulp.....	387	None.	(11)	(11)	53
140	Paper and pulp.....	148	None.	(12)	(12)	53
141	Paper and pulp.....	877	None.	(13)	(13)	53
142	Paper and pulp.....	659	7	Over 7	5.00 and 2.50	1426
143	Paper and pulp.....	149	(14)	(14)	(14)	1413
144	Paper, building, etc.....	53	(15)	(15)	(15)	13
145	Paper, cardboard.....	96	7	Over 7	5.00 and 2.50	13
146	Paper, cardboard, etc.....	691	None.	(16)	1.00	1
147	Pencils.....	211	None.	7	26 6.00	10
148	Pickles, etc.....	152	None.	7	2.50	27 1
149	Plumbers' supplies.....	541	7	Over 7	26 5.00	13
150	Pottery, china, etc.....	45	6	Over 6	5.00	13
151	Pottery, china, etc.....	91	7	Over 7	26 2.50	1
152	Pottery, china, etc.....	158	7	Over 7	5.00 and 3.00	26 13
153	Pottery, china, etc.....	59	None.	(17)	6.00	(17)
154	Pottery, china, etc.....	93	7	Over 7	5.00	(18)
155	Pottery, china, etc.....	38	17	Over 7	5.00	(19)
156	Pottery, china, etc.....	27	None.	7	5.00	(20)
157	Pottery, china, etc.....	74	None.	(21)	5.00	(21)
158	Pottery, sanitary.....	58	7	Over 7	5.00	13
159	Pottery, sanitary.....	73	7	Over 7	2.00	1
160	Pottery, sanitary.....	80	7	Over 7	26 5.00	13
161	Pottery, sanitary, etc.....	29	7	Over 7	5.00	24 13
162	Pottery, sanitary, etc.....	58	7	Over 7	5.00	(22)
163	Printing and binding.....	53	7	Over 7	26 5.00	(23)
164	Printing and binding.....	68	7	Over 7	26 10.00	13
165	Printing and binding.....	98	None.	7	6.00	23 13
166	Printing and binding.....	78	None.	7	7.00	13
167	Printing and binding.....	232	4	Over 4	5.00 and 3.00	26 10
168	Printing and binding.....	97	None.	7	6.00	23 13
169	Printing and binding.....	104	7	Over 7	5.00	13
170	Printing and binding.....	193	7	Over 7	9.00	13
171	Printing and binding.....	161	7	Over 7	6.00	26 12
172	Printing and binding.....	228	None.	(24)	2.50	1
173	Printing, newspaper.....	155	6	Over 6	26 9.00	24 13
174	Printing, newspaper.....	151	7	Over 7	10.00	10
175	Printing, newspaper.....	131	None.	14	26 11.00	26
176	Printing, newspaper.....	250	8	Over 8	26 10.50	26 13
177	Printing, newspaper.....	84	None.	4	(25)	13
178	Printing, newspaper.....	140	None.	7	26 9.00	26 13

\* Two for sickness; none for accident.

\* Over 2 for sickness; none for accident.

\* And first aid to injured.

\* Time may be extended 6 weeks by managing board.

\* One-half of wages, not to exceed \$5.

\* Commencing with disability.

\* Seventy-five cents per working day; accident outside mill subject to decision of managing board.

\* Thirty-six working days for one disability.

\* Fifty cents per working day; accident outside mill subject to decision of managing board.

\* Fifty-four working days for one disability.

\* For accident on duty; one-half of wages, and medical and surgical treatment.

\* For accident on duty; one-half of wages, and medical and surgical treatment and medicines.

\* Not reported.

\* For accident, one-half of wages, and medical treatment and bandages.

\* For one accident.

\* For one disability.

\* Seven for sickness; none for accident.

\* Over 7 for sickness; none for accident.

\* One dollar per day for sickness, and accident on duty.

\* Fourteen for sickness unless changed to 7 by managing board; none for accident.

\* Over 14 for sickness unless changed to over 7 by managing board; none for accident.

\* For accident, \$7; sickness, \$5.

\* For accident, \$3.50; sickness, \$2.50.

\* Third period, during continuance of disability, \$2 and \$1 per week.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		211	25.1	259	3,975	18.8	4.7	\$3,916.00	\$18.56	\$4.66	134
		59	17.9	66	993	16.8	3.0	802.42	13.00	2.43	135
		31	9.4	31	980	31.6	3.0	698.94	22.55	2.12	136
		43	16.5	45	1,001	23.3	3.8	1,072.36	24.94	4.11	137
(*)	(*)	16	24.6	20	309	19.3	4.8	231.76	14.49	3.57	138
		95	24.5	102	1,061.70	11.2	2.7	816.36	8.59	2.11	139
		19	12.8	19	232.4	12.2	1.6	(18)	(18)	(18)	140
		143	16.3	150	1,857	13.0	2.1	1,348.04	9.43	1.54	141
		145	22.0	149	6,251	43.1	9.5	3,573.88	24.65	5.42	142
		44	29.5	47	742.4	16.9	5.0	742.50	16.88	4.98	143
(*)	(*)	4	7.5	4	137	34.3	2.6	122.20	30.55	2.31	144
\$3.00 and \$1.50	13	9	9.4	9	329	36.6	3.4	192.00	21.33	2.00	145
5.00	12	110	15.9	123	2,944	26.8	4.3	1,809.00	14.63	2.33	146
		61	23.9	70	1,251	20.5	5.9	1,251.00	20.51	5.93	147
6.00 and 4.00	9	24	15.8	24	435.4	18.1	2.9	318.16	13.26	2.09	148
2.50	13	94	17.4	105	2,765	29.4	5.1	1,897.50	20.19	3.51	149
5.00	12	7	15.6	7	150	21.4	3.3	125.00	17.86	2.78	150
		9	9.9	9	117	13.0	1.3	60.00	6.67	0.66	151
		19	12.0	21	856	45.1	5.4	606.00	31.84	3.83	152
		15	25.4	20	658	43.9	11.2	564.00	37.60	9.56	153
		33	35.5	39	763	23.1	8.2	545.00	16.62	5.86	154
2.50	(*)	2	5.3	2	28	14.0	.7	20.00	10.00	.53	155
2.50	(*)	9	33.3	9	84	9.3	3.1	60.00	6.67	2.22	156
2.50	(*)	16	21.6	19	301	18.8	4.1	188.00	11.76	2.54	157
1.00	13	6	10.3	6	140	23.3	2.4	100.00	16.67	1.72	158
5.00	12	7	9.6	7	396	56.6	5.4	257.00	36.71	3.52	159
		11	13.8	13	280	25.5	3.5	200.00	15.38	2.50	160
2.50	13	3	10.3	3	63	21.0	2.2	45.00	15.00	1.55	161
		4	6.9	4	266	66.5	4.6	190.00	47.50	3.23	162
		9	17.0	9	245	37.2	4.6	175.00	19.44	3.30	163
5.00	13	11	16.2	11	770	70.0	11.3	351.00	77.36	12.51	164
		12	12.2	12	469	39.1	4.8	402.00	33.50	4.10	165
		14	17.9	14	511	36.5	6.6	511.00	36.50	6.55	166
3.00	13	42	18.1	48	682	16.2	2.9	389.63	9.28	1.68	167
		13	13.4	13	457	35.2	4.7	352.00	27.08	3.63	168
		12	11.5	12	287	23.9	2.8	205.00	17.08	1.97	169
		25	13.0	25	595	23.8	3.1	765.00	30.60	3.96	170
3.00	12	15	9.3	15	260	17.3	1.6	215.00	14.33	1.34	171
5.00	11	44	19.3	44	1,086	24.7	4.8	715.80	16.27	3.14	172
		20	12.9	20	589	29.5	3.8	597.60	44.88	5.79	173
		10	6.6	11	339	33.9	2.2	484.30	48.43	3.21	174
		16	12.2	16	625	39.1	4.8	592.78	55.80	6.82	175
8.00	13	43	17.2	46	2,367	55.0	9.5	3,474.78	80.81	13.90	176
		16	19.0	16	194	12.1	2.3	188.00	11.75	2.24	177
9.00	13	27	19.3	31	758	28.1	5.4	972.95	36.04	6.95	178

\*Time may be extended by managing board.

\*And medical treatment.

\*Beginning with date of first week's benefit.

\*For sickness, and accident on duty.

\*From date of first week's disability; time may be extended if an old member.

\*From beginning of disability to end of fiscal year.

\*None if disabled four weeks and over.

\*Four months.

\*From date of first disability.

\*From date of first payment.

\*Six months from beginning of disability.

\*For sickness, and accident off duty. Establishment has employees insured in a casualty company and if injured on duty they receive wages while incapacitated.

\*No limit.

\*Time may be extended 24 weeks at \$4 per week by vote of society.

\*Third period of one week, \$7.50; fourth period of 10 weeks, \$5.

\*Four dollars per week after having drawn \$300 benefit.

\*Including quarantine benefit.

\*For 4 days disability, \$2; 5 days, \$4; 6 days, \$6; and \$1 per day each working day thereafter.

\*Carfare and \$1 for association physician's certificate deducted from first week's benefit.

\*In first six months from date of receiving first benefit.

\*In second six months from date of first payment; third period of 13 weeks in second year, \$5; fourth period of 13 weeks in third year, \$5.



TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
179	Railroad shops	176	7	14	\$5.00	13
180	Railroad shops	580	7	Over 7	4.00	13
181	Railroad shops	500	None.	17	2.00	1
182	Railroad shops	102	None.		1.00	1
183	Railroad shops	92	47	Over 7	\$7.50 and 5.00	13
184	Railroad, steam (office only)	55	None.	17	10.00	13
185	Railway, street	4,799	None.	7	\$7.00	( <sup>9</sup> )
186	Railway, street	680	( <sup>7</sup> )	( <sup>9</sup> )	\$6.00 to 3.00	10 52
187	Railway, street	55	None.		5.00	10
188	Railway, street	5,870	7	Over 7	\$7.00	(11)
189	Railway, street	278	None.		13.00	(12)
190	Railway, street	1,437	7	Over 7	\$7.00	(1)
191	Railway, street	1,787	7	Over 7	\$7.50	16 16
192	Railway, street	155	None.	14	5.00	26
193	Railway, street	4,380	6	Over 6	\$14.00 to 3.00	52
194	Railway, street	469	3	Over 3	( <sup>10</sup> )	( <sup>10</sup> )
195	Railway, street	3,120	7	Over 7	7.00	10
196	Railway, street	917	7	Over 7	\$10.00	26
197	Railway, street	166	7	Over 7	5.00	12
198	Railway, street	89	6	Over 6	\$7.00	( <sup>10</sup> )
199	Railway, street, and electric lighting	1,625	None.		8.00 to 4.00	( <sup>10</sup> )
200	Railway, street, and electric lighting	64	7	Over 7	( <sup>10</sup> )	\$12
201	Railway, street, and electric lighting	231	4	Over 4	\$7.00	( <sup>10</sup> )
202	Regalia, etc.	137	7	Over 7	6.00 to 2.75	\$25
203	Rubber boots and shoes	135	7	Over 7	7.50	( <sup>10</sup> )
204	Rubber goods	600	( <sup>10</sup> )	( <sup>10</sup> )	3.00 to 1.50	1
205	Rubber goods	261	7	Over 7	5.00	12
206	Sash, doors, and blinds	113	( <sup>10</sup> )	( <sup>10</sup> )	5.00	\$16
207	Sash, doors, and blinds	88	7	Over 7	7.50 to 2.50	\$10
208	Scales	92	7	Over 7	4.00 and 2.00	( <sup>10</sup> )
209	Sewing machines	456	( <sup>10</sup> )	( <sup>11</sup> )	5.00	13
210	Shipbuilding	287	None.	7	5.00	13
211	Shipbuilding	3,638	None.	43	( <sup>10</sup> )	( <sup>10</sup> )
212	Shipbuilding	208	None.	7	5.00	\$13
213	Shoes	105	( <sup>10</sup> )	( <sup>10</sup> )	8.00 to 2.00	\$13
214	Shoes	68	None.	7	7.00	\$10
215	Shoes	704	47	Over 7	\$7.00 and 3.50	7
216	Shoes	113	3	Over 3	\$6.00 to 2.00	\$10
217	Shoes	117	None.		5.00 and 2.50	10
218	Shoes	55	7	Over 7	5.00	13
219	Show cases, bar fixtures, etc.	156	None.		\$2.00	4

<sup>1</sup> No benefit paid for fraction of week.

<sup>2</sup> Not reported.

<sup>3</sup> Donations may be made in cases of extreme sickness and destitution.

<sup>4</sup> None if disabled four weeks and over.

<sup>5</sup> And medical treatment.

<sup>6</sup> Ninety days from beginning of disability.

<sup>7</sup> Ten for sickness; none for accident.

<sup>8</sup> Over 10 for sickness; none for accident.

<sup>9</sup> By paying double dues members receive double benefit.

<sup>10</sup> Time may be extended by managing board.

<sup>11</sup> Ninety days.

<sup>12</sup> And medical treatment if living in prescribed territory.

<sup>13</sup> Seven days.

<sup>14</sup> Members who have drawn \$250 shall not thereafter be allowed more than \$3 per week for 13 weeks.

<sup>15</sup> Eighty-four days.

<sup>16</sup> And medical treatment and medicines.

<sup>17</sup> For sickness, and accident on duty; nurses may be furnished.

<sup>18</sup> From notice of first disability.

<sup>19</sup> From end of first period; third period of 16 weeks from end of second period, at \$2 per week.

<sup>20</sup> For sickness, and accident off duty; none for accident in establishment service.

<sup>21</sup> And medical and surgical treatment in emergency cases.

<sup>22</sup> To end of disability.

<sup>23</sup> One dollar per day and medical treatment and medicines.

<sup>24</sup> One hundred days.

<sup>25</sup> And medical and surgical treatment.

<sup>26</sup> Ninety days; in cases of emergency time may be extended by managing board.

<sup>27</sup> No limit.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
\$2.00	13	35	19.9	37	1,127	32.2	6.4	\$751.75	\$21.48	\$4.27	179
		63	10.9	66	1,640	26.2	2.8	940.80	14.93	1.62	180
4.00	12	80	16.0	80	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	181
5.00	8	27	26.5	27	806	33.2	8.8	535.68	19.84	5.25	182
\$5.00 and 3.00	13	9	9.8	14	244	27.1	2.7	238.46	26.27	2.57	183
		11	20.0	12	161	14.6	2.9	220.00	20.91	4.18	184
		942	19.6	964	16,984	18.0	3.5	16,984.00	18.03	3.54	185
		92	13.5	99	3,315	36.0	4.9	2,448.85	26.62	3.60	186
3.00	5	9	16.4	9	104	11.6	1.9	60.00	6.67	1.09	187
		727	12.4	787	22,901	31.5	3.9	22,901.00	31.50	3.90	188
7.00	( <sup>1</sup> )	20	7.2	23	530	26.5	1.9	438.00	21.90	1.58	189
		215	15.0	222	4,644	21.6	3.2	4,644.00	21.60	3.23	190
7.75	16	329	18.4	391	10,287	31.3	5.8	10,412.15	31.65	5.83	191
		14	9.0	17	889	63.5	5.7	635.00	45.36	4.10	192
7.00 to 1.75	( <sup>2</sup> )	654	14.9	720	8,050	12.3	1.8	14,254.50	21.80	3.25	193
		185	39.4	193	2,878	15.6	6.1	2,878.00	15.56	6.14	194
		479	15.4	517	14,902	31.1	4.8	14,902.00	31.11	4.78	195
		152	16.6	161	4,206	27.7	4.6	6,078.66	39.99	6.63	196
		35	21.1	35	750	21.4	4.5	536.33	15.32	3.23	197
		11	12.4	11	422	38.4	4.7	422.00	38.36	4.74	198
		( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	21,721.43	( <sup>3</sup> )	13.37	199
		35	54.7	35	420	12.0	6.6	420.00	12.00	6.66	200
		82	35.5	93	910	11.1	3.9	993.86	12.12	4.30	201
		12	8.8	18	574	47.8	4.2	361.56	30.13	4.64	202
		16	11.9	19	189	11.8	1.4	236.25	14.77	1.75	203
6.00 and 3.00	( <sup>4</sup> )	127	21.2	143	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	3,512.70	27.66	5.85	204
3.00	12	17	6.5	17	490	28.8	1.9	344.44	20.26	1.32	205
		33	29.2	46	445	13.5	3.9	369.99	11.21	3.27	206
		28	31.8	31	585	20.9	6.6	415.00	14.82	4.72	207
		5	5.4	5	252	50.4	2.7	144.00	28.80	1.57	208
		74	15.9	78	2,233	30.2	4.8	1,595.00	21.55	3.42	209
		47	16.4	47	1,050	22.3	3.7	750.00	15.96	2.61	210
		701	19.3	701	11,009	15.7	3.0	9,445.65	13.47	2.60	211
		53	25.5	76	1,836	34.6	8.8	1,380.00	26.04	6.63	212
		23	21.9	25	627	27.3	6.0	559.60	24.33	5.33	213
3.00	10	12	17.6	12	250	20.8	3.7	250.00	20.83	3.68	214
		82	11.6	83	2,008	24.5	2.9	1,828.00	22.29	2.60	215
		37	32.7	42	908	24.5	8.0	704.84	19.05	6.24	216
		17	14.5	17	1,141	67.1	9.8	809.24	47.60	6.92	217
		8	14.5	8	336	42.0	6.1	240.00	30.00	4.36	218
1.50	( <sup>5</sup> )	26	16.7	28	462	17.8	3.0	132.00	5.08	.85	219

<sup>1</sup> One dollar per day, and medical treatment.

<sup>2</sup> For one disability.

<sup>3</sup> Sixty days from first day paid for disability.

<sup>4</sup> Thirty working days from date of first payment.

<sup>5</sup> Three and one-half for sickness; none for accident.

<sup>6</sup> Over  $\frac{3}{4}$  for sickness; none for accident.

<sup>7</sup> Four months less first week.

<sup>8</sup> Benefit may be continued by two-thirds vote of council.

<sup>9</sup> Seven for sickness; none for accident.

<sup>10</sup> Over seven for sickness; none for accident.

<sup>11</sup> Time may be extended by society.

<sup>12</sup> Until benefit amounts to \$125 for first class and \$62.50 for second class.

<sup>13</sup> Seven for sickness, and accident off duty; none for accident on duty.

<sup>14</sup> Over seven for sickness, and accident off duty; none for accident on duty.

<sup>15</sup> Working days.

<sup>16</sup> For accident on duty; \$1.42 to \$0.50 per working day, and medical and hospital treatment.

<sup>17</sup> Three months; time may be extended by special vote of managing board.

<sup>18</sup> From date of first payment.

<sup>19</sup> Seven for sickness of less than 2 weeks; two for accidental injury of less than 2 weeks; none for sickness or accident of 2 weeks and over.

<sup>20</sup> Over seven for sickness of less than 2 weeks; over two for accidental injury of less than 2 weeks; none for sickness or accident of 2 weeks and over.

<sup>21</sup> None for severe injury.

<sup>22</sup> And medical treatment in emergency cases.

<sup>23</sup> For sickness, and accident on duty, or going to or from work.

<sup>24</sup> And medical treatment and medicines. For sickness, and accident on duty.

<sup>25</sup> For one accident, 8 weeks; for one sickness, 6 weeks.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
220	Silk.....	215	(1)	(2)	\$8.00 to \$3.00	* 26
221	Silver-plated ware.....	180	None.	7	5.00 and 2.50	* 15
222	Silversmiths.....	612	None.	7	* 4.00 and 2.00	1
223	Silversmiths.....	410	None.	7	* 5.00	1
224	Slaughtering and meat packing.....	590	3	Over 3	6.00 and 4.00	* 13
225	Smelting.....	125	None.	(3)	10.50	26
226	Smelting and refining, copper and lead.....	1,073	None.	.....	(11)	(12)
227	Soap.....	297	None.	6	* 7.50 to 2.50	12
228	Soap.....	335	3	Over 3	6.00 to 3.00	(14) 15
229	Soda-water apparatus.....	254	None.	7	(15)	13
230	Store, clothing, wholesale and retail.....	58	None.	7	6.00	8
231	Store, department.....	4,409	None.	5	(16)	6
232	Store, department.....	164	None.	7	15.00 to 2.25	13
233	Store, department.....	2,975	None.	7	5.00 and 2.50	* 1
234	Store, department.....	72	None.	7	3.00 and 1.50	1
235	Store, department.....	69	None.	3	6.00	1
236	Store, department.....	202	None.	7	5.00 to 2.00	1
237	Store, department.....	3,800	None.	7	* 2.50 to .75	13
238	Store, department.....	1,106	None.	* 7	* 5.00 and 2.50	10
239	Store, department.....	193	None.	.....	15.00 to 2.50	15
240	Store, department.....	1,319	None.	.....	5.00	6
241	Store, department.....	400	None.	7	(17)	1
242	Store, department.....	5,029	1	Over 1	2.50 to .75	* 1
243	Store, department.....	3,030	None.	* 7	2.50 and 1.25	(18) 1
244	Store, drug, wholesale.....	299	None.	3	5.25	6
245	Store, dry goods, retail.....	858	None.	6	6.00 and 3.00	12
246	Store, dry goods, etc., wholesale and retail.....	195	7	Over 7	4.00	8
247	Store, furniture, etc.....	108	* 2	Over 2	15.00 to 2.00	13
248	Store, harness, etc., wholesale.....	90	None.	.....	5.00	8
249	Store, mail-order.....	2,828	3	Over 3	12.00 to 2.00	* 13
250	Store, mail-order.....	547	13	Over 3	10.00 to 5.00	* 12
251	Stoves and ranges.....	136	7	Over 7	5.00	* 13
252	Stoves and ranges.....	308	* 7	Over 7	7.50 and 5.00	* 10
253	Stoves and ranges.....	280	7	Over 7	5.00 and 2.50	* 10
254	Stoves and ranges.....	194	None.	7	5.00	26
255	Telephone operating.....	250	None.	7	7.00	12
256	Terra cotta.....	145	7	Over 7	5.00	12
257	Tinware, etc.....	136	None.	.....	6.00	12
258	Transfer company.....	180	None.	.....	7.00	12
259	Varnish.....	67	None.	7	5.00	10
260	Watches.....	2,315	7	* Over 7	4.00	10
261	Watches.....	2,131	* 7	* Over 7	(19)	10
262	Wire.....	95	(20)	(21)	5.00	* 10
263	Wire.....	45	7	Over 7	5.00	13
264	Wire.....	984	7	Over 7	5.00	* 13
265	Wire.....	85	7	Over 7	7.00	13

\* Three for sickness, and accident off duty; none for accident on duty.

\* Over three for sickness, and accident off duty; none for accident on duty.

\* For one disability; on request of the managing board in case of continued disability time may be extended by directors of establishment and benefit paid from the accumulated interest from an endowment fund of \$25,000.

\* From beginning of disability.

\* And medical treatment and medicines.

\* Third period of 12 weeks at \$4 and \$2 per week and medical treatment and medicines.

\* Working days.

\* Third period of 12 weeks at \$5 per week, and medical treatment and medicines.

\* When fund amounts to \$500 or more the first period is extended to 6 months for members disabled by accident.

\* Six for sickness; none for accident.

\* For accident on duty; one-half of wages or \$150 lump sum, at discretion of managing board, and medical and surgical treatment and medicines.

\* Until benefits amount to \$150; further benefits may be extended by managing board.

\* May be paid also if sickness in family prevents member from working. Benefits paid for one week in case of death in family.

\* Sixty days.

\* One-half of wages, not to exceed \$10.

\* For one disability.

\* Twenty-five per cent of wages, not to exceed \$5.

\* For one disability; time may be extended by managing board.

\* Unlimited—until able to return to work.

\* Two-thirds of salary and medical treatment and professional nursing.

\* From date of first benefit.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one week (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		77	35.8	94	2,100½	27.4	9.8	\$2,255.12	\$29.29	\$10.49	220
		49	27.2	50	1,120	22.9	6.2	797.50	16.28	4.43	221
*\$8.00 and \$4.00	* 12	99	16.2	107	3,733	37.7	6.1	4,245.83	42.89	6.94	222
	* 10.00	69	16.8	73	1,859	26.9	4.5	2,824.67	40.94	6.89	223
4.00 and 2.66½	13	310	52.5	352	4,757	15.3	8.1	3,817.38	12.31	6.47	224
		34	27.2	36	506	14.9	4.0	719.50	21.16	5.76	225
		371	34.6	372	5,441½	14.7	5.1	4,878.87	13.15	4.55	226
		101	34.0	121	1,932	19.1	6.5	1,614.12	15.98	5.43	227
		163	48.7	163	1,157	7.1	3.5	892.53	5.48	2.66	228
(14)		70	27.6	71	1,437	20.5	5.7	1,406.10	20.07	5.53	229
3.00	(15)	11	19.0	15	280	25.5	4.8	240.00	21.82	4.14	230
		324	7.3	420	3,255	10.0	.7	12,052.95	37.20	2.73	231
		47	28.7	57	874	18.6	5.3	1,073.64	22.84	6.55	232
		780	26.2	1,200	17,800	22.8	6.0	9,552.35	12.25	3.21	233
7.00 and 3.50	(16)	7	9.7	7	224	32.0	3.1	189.00	27.00	2.63	234
10.00	(17)	13	18.8	13	258	19.8	3.7	302.15	23.24	4.38	235
7.50 to 2.00	(18)	25	12.4	26	522	20.9	2.6	374.77	14.99	1.86	236
\$4.50 to 1.50	(19)	431	11.3	550	10,206	23.7	2.7	6,188.54	14.36	1.63	237
		150	13.6	200	6,614	44.1	6.0	4,714.72	31.43	4.26	238
		54	28.0	63	1,512	28.0	7.8	1,014.84	18.79	5.26	239
		383	29.0	433	11,004	28.7	8.3	7,860.00	20.52	5.96	240
		198	49.5	220	1,462	7.4	3.7	992.00	5.01	2.22	241
5.00 to 1.50	(20)	1,036	20.6	1,056	41,530	40.1	8.3	16,176.85	15.61	3.22	242
5.00 and 2.50	13	575	19.0	682	17,150	29.8	5.7	10,437.50	18.15	3.44	243
		61	20.4	61	717	11.8	2.4	537.85	8.82	1.80	244
		303	35.3	335	6,200	20.5	7.2	4,654.95	15.36	5.43	245
		22	11.3	22	680	30.0	3.4	375.00	17.05	1.92	246
		25	23.1	26	387	15.5	3.6	701.88	28.08	6.50	247
		27	30.0	30	308	11.4	3.4	219.16	8.12	2.44	248
		605	23.0	638	9,869	16.3	3.8	11,593.30	19.16	4.41	249
		84	15.4	95	1,809	21.5	3.3	1,959.14	23.32	3.58	250
		11	8.1	13	289	26.3	2.1	204.95	18.63	1.51	251
		57	18.5	66	2,184	38.8	7.1	1,724.65	30.26	5.60	252
		38	14.6	44	962	25.3	3.7	585.00	15.39	2.25	253
		56	28.9	62	1,258	22.5	6.5	893.35	15.95	4.60	254
		49	19.6	53	1,330	27.1	5.3	1,330.00	27.14	5.32	255
		39	26.9	40	1,419	36.4	9.8	1,013.31	25.98	6.99	256
		7	5.1	7	199	28.4	1.5	199.00	28.43	1.46	257
		36	20.0	43	1,352	37.6	7.5	1,352.00	37.56	7.51	258
		7	10.4	7	205	29.3	3.1	147.00	21.00	2.19	259
		332	14.3	650	10,323	31.1	4.5	5,894.00	17.72	2.54	260
		288	13.5	303	11,637	40.4	5.5	8,189.10	11.07	1.50	261
		10	10.5	10	257	25.7	2.7	188.19	18.82	1.98	262
		9	20.0	9	147	16.3	3.3	105.00	11.67	2.33	263
		158	16.4	168	3,799	24.0	3.9	2,713.50	17.17	2.81	264
		11	12.8	22	314	28.5	3.7	314.00	28.55	3.65	265

\* Third period of 4 weeks at \$5 per week; time may be extended by special vote.

\* Third period of 8 weeks, at \$10, \$5, and \$2 per week.

\* And medical treatment in extreme cases, long illness, poverty.

\* For one disability; not entitled to benefits for more than 13 weeks in 1 year.

\* No benefits paid for fraction of week.

\* And medical treatment if member can not afford it; by paying double dues members of the highest class receive double benefits.

\* One-half of wages, not to exceed \$5, and medical treatment.

\* Donations, not to exceed \$50 during 1 year, may be made after one year's service.

\* Time may be extended 3 weeks by two-thirds vote of managing board.

\* Time may be continued indefinitely at discretion of managing board.

\* None if disabled 1 week and over.

\* And medical treatment.

\* Time may be extended by society.

\* None if disabled 3 weeks and over.

\* From date reported disabled.

\* For one disability; time may be extended by association.

\* One hundred days.

\* From date of beginning of benefits.

\* No benefit paid for two days or less.

\* None if disabled 20 days and over.

\* Males, \$1 per working day; females, 60 cents per working day.

\* Six months.

\* Over six for sickness, none for accident.

\* Unless otherwise provided by society.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
266	Automobiles, etc.	282	None.	14	\$6.00	13
267	Bleacheries	168	14	Over 14	5.00	16
268	Boxes, wooden	680	None.		( <sup>1</sup> )	52
269	Brass and copper, rolling mill	78	7	Over 7	5.00	13
270	Brass and copper, rolling mill	41	7	14	5.00	13
271	Cars	148	( <sup>1</sup> )	( <sup>1</sup> )	5.00	12
272	Dry docks	166	None.	Over 7	5.00	6
273	Firearms	327	7	Over 7	6.00	( <sup>1</sup> )
274	Firearms	999	17	Over 7	5.00	13
275	Furniture, etc.	53	None.		5.00	10
276	Glass	119	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
277	Glass	192	7	Over 7	\$3.00 and 4.00	10
278	Harness and saddlery	68	7	Over 7	5.00	13
279	Insulated wire, etc.	46	7	Over 7	71	( <sup>1</sup> )
280	Iron and steel, blast furnace, and mining coal.	600	None.		( <sup>1</sup> )	( <sup>1</sup> )
281	Machinery	71	None.	7	6.00	15
282	Machinery and tools	2,592	6	Over 6	1.00 and 5.50	13
283	Mining, coal, and coke burning	65	( <sup>1</sup> )	( <sup>1</sup> )	6.00	26
284	Optical goods, etc.	186	7	Over 7	6.00 and 8.00	13
285	Paint	117	7	Over 7	5.00	13
286	Planos	69	None.		4.00	13
287	Planos	693	None.	7	5.00	13
288	Pottery, sanitary	56	None.		2.50	1
289	Printing, newspaper	62	None.		7.00	13
290	Printing, newspaper	59	7	Over 7	1.00	26
291	Printing, newspaper	211	None.	7	10.00	26
292	Printing, newspaper	34	None.		1.00	1
293	Printing, newspaper	57	None.		10.20	( <sup>1</sup> )
294	Railroad shops	425	7	Over 7	5.00	12
295	Railway, street, elevated	1,719	( <sup>1</sup> )	( <sup>1</sup> )	7.00	12
296	Refining, copper	864	None.		( <sup>1</sup> )	13
297	Rubber boots and shoes	55	7	14	5.00	10
298	Sash, doors, and blinds	345	None.		( <sup>1</sup> )	26
299	Shoes	106	None.		5.00	5
300	Shoes	181	3	10	5.00	12
301	Silk	61	None.	7	6.00	6
302	Smelting	174	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
303	Store, clothing, retail	72	3	Over 3	25.00 to 2.50	13
304	Watch cases	690	None.	7	5.00 and 3.00	13
305	Abrasives	245	7	Over 7	6.00	10
306	Agricultural implements	414	7	Over 7	6.00	6
307	Agricultural implements	92	None.	14	5.00	13
308	Bakery	313	None.	7	5.00 and 2.50	10
309	Brewery	135	None.		( <sup>1</sup> )	( <sup>1</sup> )
310	Brewery	154	3	Over 3	6.00	30
311	Brewery	91	None.	7	6.00	10
312	Chemicals, etc.	230	7	Over 7	5.00	13
313	Chemicals, etc.	83	3	Over 3	6.00	26

<sup>1</sup> From receipt of first benefits; time may be extended under extenuating circumstances by managing board.

<sup>2</sup> From beginning of disability.

<sup>3</sup> For accident on duty; one-half of earnings and medical treatment.

<sup>4</sup> For one accident.

<sup>5</sup> No benefit paid for fraction of week.

<sup>6</sup> Seven for sickness; none for accident.

<sup>7</sup> Over 7 for sickness; 7 for accident.

<sup>8</sup> For one disability.

<sup>9</sup> And medical treatment and medicines. For accident on duty.

<sup>10</sup> Six weeks for one disability; 15 weeks in calendar year.

<sup>11</sup> None if disabled 2 weeks and over.

<sup>12</sup> Members earning over \$10 per week may, by paying double dues, receive double benefits.

<sup>13</sup> Over seven for sickness; none for accident.

<sup>14</sup> One-half of pay, not to exceed \$7.50 per week, and medical treatment.

<sup>15</sup> Two months.

<sup>16</sup> Including amount paid to physician.

<sup>17</sup> For one disability; time may be extended by managing board.

<sup>18</sup> Per day.

<sup>19</sup> Seventy days.

<sup>20</sup> Until able to return to work.

<sup>21</sup> Per day, except Sunday.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		32	11.3	34	1,113	34.8	3.9	\$954.00	\$29.81	\$3.38	266
		20	11.9	20	628	31.4	3.7	442.75	22.14	2.64	267
		220	32.4	265	2,280	10.4	3.4	1,773.22	8.06	2.61	268
		18	23.1	18	452	25.1	5.8	323.50	17.97	4.15	269
\$3.00	13	7	17.1	7	252	36.0	6.1	170.00	24.29	4.16	270
		34	23.0	39	792	23.3	5.4	667.02	19.32	4.44	271
		42	25.3	43	744	17.7	4.5	531.60	12.66	3.20	272
		57	17.4	67	1,219	21.4	3.7	1,049.00	18.40	3.21	273
		91	9.1	100	2,957	32.5	3.0	3,220.00	35.38	8.22	274
		10	18.9	10	350	35.0	6.6	250.00	25.00	4.72	275
		12	10.1	12	268	22.3	2.3	10 387.01	32.25	3.25	276
		50	26.0	58	400	9.8	2.6	456.92	9.14	2.38	277
3.00	13	10	14.7	10	280	28.0	4.1	200.00	20.00	2.94	278
		3	6.5	3	77	25.7	1.7	55.00	18.33	1.20	279
		300	50.0	310	2,796	9.3	4.7	2,474.60	8.25	4.12	280
3.00	15	4	5.6	4	145	36.3	2.0	124.57	31.14	1.75	281
		427	16.5	468	11,073	25.9	4.3	9,448.07	22.13	3.65	282
\$3.00	26	8	12.3	8	304	38.0	4.7	262.00	32.75	4.08	283
		23	12.4	23	361	15.7	1.9	260.50	11.33	1.40	284
2.50	13	50	42.7	53	394	7.9	3.4	281.47	5.63	2.41	285
		7	10.1	19	329	47.0	4.8	188.00	26.86	2.72	286
		100	14.4	106	2,645	26.5	3.8	1,887.20	18.87	2.72	287
5.00	11	10	17.9	10	243	24.3	4.3	195.00	19.50	3.48	288
		12	19.4	13	290	23.3	4.5	290.00	22.33	4.62	289
		14	26.4	15	130	9.3	2.5	130.00	9.29	2.45	290
		48	22.7	52	1,774	37.0	8.4	2,462.54	51.93	11.81	291
10.00	8	3	8.8	3	67	22.3	2.0	68.00	22.67	2.00	292
		10	17.5	10	132	13.2	2.3	224.40	22.44	3.94	293
		66	15.5	76	1,750	26.5	4.1	1,250.25	18.94	2.94	294
		353	20.5	378	8,594	24.3	5.0	8,594.00	24.35	5.00	295
		81	9.4	81	1,352	16.7	1.6	967.50	11.94	1.12	296
		5	9.1	5	174	34.8	3.2	145.00	29.00	2.64	297
		41	11.9	41	996	24.3	2.9	461.90	11.27	1.84	298
		16	15.1	20	240	15.0	2.3	171.42	10.71	1.62	299
		12	6.6	12	435	36.3	2.4	310.65	25.89	1.72	300
		9	14.8	10	257	28.6	4.2	220.15	24.46	3.61	301
		69	39.7	75	945	13.7	5.4	786.81	11.39	4.52	302
		21	29.2	24	238	11.4	3.3	502.18	23.91	6.97	303
\$3.00 and 2.00	13	102	16.9	125	4,103	40.2	6.8	2,375.10	23.29	3.94	304
		39	15.9	39	857	22.0	3.5	735.00	18.85	3.00	305
\$5.00	4	160	38.6	172	2,024	12.7	4.9	1,874.20	11.71	4.53	306
		16	17.4	20	528	33.0	5.7	440.00	27.50	4.78	307
		98	31.3	110	2,275	23.2	7.3	1,460.50	14.90	4.67	308
(*)	(*)	33	24.4	35	1,080	32.7	8.0	668.00	20.18	4.93	309
\$3.00	\$30	39	25.3	45	1,012	25.9	6.6	946.00	24.26	6.14	310
4.50	20	23	25.3	23	457	19.9	5.0	392.00	17.04	4.31	311
		46	20.0	46	1,603	34.8	7.0	1,145.00	24.89	4.98	312
4.00	\$26	20	34.9	34	306	10.5	3.7	302.50	10.43	3.64	313

\* And medical treatment.

\* Time may be extended by combined committee.

\* From date of application for benefits.

\* Time may be extended by special action of association.

\* Three months.

\* Or for one disability.

\* For accident on duty, \$5 and medical treatment and medicines for one year; for sickness, medical treatment and medicines for 6 months.

\* For accident on duty; one-half of usual weekly wages and medical and surgical treatment.

\* Six for sickness; none for accident.

\* Over 6 for sickness; none for accident.

\* Twenty-five dollars per month and medical treatment and medicines. By paying double dues married members secure medical attendance and medicines for wives and children.

\* Six months.

\* Consecutive weeks, 30 days intervening, 3 more consecutive weeks; not more than 6 weeks in one year.

\* Entitled to same rates if compelled to remain at home on account of contagious disease in family.

\* Third period of 11 weeks, at \$4 per week.

\* Five dollars per week for 13 weeks, \$3 per week for 26 weeks, and \$2 per week for 156 weeks for one disability or during membership if residing in city; \$5 per week for 13 weeks and \$2 per week for 182 weeks for one disability or during membership, if residing out of city.

\* And medical treatment. By paying double dues members receive double temporary disability benefits.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
314	Chemicals, etc.	3,275	7	(1)	\$3.00 and \$3.00	26
315	China ware	60	7	Over 7	5.00	(2)
316	Clothing	122	None.	7	5.00	13
317	Cotton and woolen goods	106	None.	7	5.00	52
318	Cotton goods	58	7	Over 7	4.00	4
319	Dyeing and finishing, textiles	128	None.	7	5.00	13
320	Electrical apparatus, etc.	1,954	7	Over 7	6.00	12
321	Elevators	529	(3)	(4)	5.00	13
322	Express company	126	None.	7	7.00	10
323	Furniture	274	None.	7	4.00	(5)
324	Graphophones	380	None.	7	5.00	13
325	Insulated wire	55	None.	7	5.00	7
326	Iron and steel, bolts and nuts	73	7	Over 7	5.50	8
327	Iron and steel, bolts and nuts	225	7	Over 7	\$1.00 to .50	16
328	Iron and steel, rolling mill, etc.	215	7	Over 7	5.00	16
329	Leather	134	None.	7	5.00	6
330	Leather	79	None.	7	4.00	6
331	Leather	43	None.	7	5.00	8
332	Lithographing	110	None.	7	5.00	10
333	Machinery	246	7	Over 7	5.00	20
334	Machinery	226	None.	7	5.00	13
335	Machinery and tools	95	None.	7	5.00 and 2.50	13
336	Mining, coal	41	7	Over 7	\$6.00	(6)
337	Moldings, mirrors, etc.	98	None.	7	5.00	13
338	Paint	125	None.	7	5.00	10
339	Pianos	97	7	Over 7	\$5.00	(7)
340	Railroad shops	133	7	Over 7	5.00	20
341	Railroad shops	113	None.	7	4.00	52
342	Railroad shops	482	7	Over 7	6.00 and 3.00	13
343	Railroad, steam (office only)	707	None.	7	5.00	20
344	Railway, street	409	None.	7	6.00	(8)
345	Railway, street, and electric lighting	400	7	Over 7	7.00	16
346	Rubber goods	100	None.	14	4.00	8
347	Shade rollers	78	None.	14	6.00	10
348	Tools, saws, etc.	596	None.	7	5.00	(9)
349	Typewriters	107	None.	7	6.00	13
350	Wire and wire nails	661	7	Over 7	4.00	26
351	Agricultural implements	298	7	Over 7	\$5.00 and 2.50	26
352	Agricultural implements	1,154	None.	(10)	(11)	52
353	Agricultural implements	2,778	None.	(12)	(13)	52
354	Agricultural implements	2,605	7	Over 7	\$1.00	2
355	Brass goods, etc.	228	7	Over 7	5.00	20
356	Brewery	227	None.	7	5.00	14
357	Bridges, etc.	230	None.	(14)	(15)	26
358	Cars	289	(16)	(17)	\$6.00 and 3.00	13
359	Dry docks	201	None.	(18)	(19)	13
360	Electric light	(20)	None.	(21)	(22)	10

<sup>1</sup> Over seven; trustees may by two-thirds vote allow benefit for first week if disability resulting from accident continues five weeks and over.

<sup>2</sup> And medical treatment.

<sup>3</sup> Four months for one disability.

<sup>4</sup> Third period of 13 weeks at \$2 per week; fourth period, \$1 per week for remainder of disability.

<sup>5</sup> Three for sickness; none for accident.

<sup>6</sup> Over three for sickness; none for accident.

<sup>7</sup> Time may be extended by association.

<sup>8</sup> Four months.

<sup>9</sup> From beginning of benefits; time may be extended two weeks.

<sup>10</sup> Per day.

<sup>11</sup> For one disability; 24 weeks in one year from date of disability.

<sup>12</sup> For one disability; if state of treasury permits, time may be extended by association.

<sup>13</sup> For one disability, or in one year from beginning of disability.

<sup>14</sup> From first payment.

<sup>15</sup> For accident on duty.

<sup>16</sup> Three months for one accident.

<sup>17</sup> From beginning of disability.

<sup>18</sup> One year.

<sup>19</sup> No limit.

<sup>20</sup> Time may be extended by managing board.

<sup>21</sup> Or for one disability.

<sup>22</sup> Six months.

<sup>23</sup> No benefit paid for fraction of week.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		720	22.3	720	14,714	20.2	4.5	\$12,616.94	\$17.31	\$3.85	314
\$2.50	( <sup>a</sup> )	2	3.3	2	105	52.5	1.8	75.00	37.50	1.25	315
		18	14.8	18	555	30.9	4.6	405.81	22.55	3.33	316
		21	19.8	21	561	26.7	5.3	400.60	19.08	3.78	317
5.00	3	9	15.5	9	259	28.8	4.5	163.00	18.11	2.81	318
3.00	13	14	10.9	14	966	69.0	7.5	732.79	52.34	5.72	319
		280	14.3	280	5,040	18.0	2.6	4,320.00	15.43	2.21	320
		136	25.7	136	2,351	17.3	4.4	1,679.15	12.35	3.17	321
		21	16.7	21	392	18.7	3.1	392.00	18.67	3.11	322
		59	21.5	59	980	16.6	3.6	560.00	9.49	2.04	323
		71	18.7	71	1,229	17.3	3.2	962.75	13.56	2.53	324
2.50	6	6	10.9	7	161	26.8	2.9	115.00	19.17	2.09	325
		14	19.2	16	236	16.9	3.2	184.80	13.20	2.58	326
\$0.50 to .25	10	58	23.6	89	1,588	30.0	7.1	1,298.00	24.49	5.77	327
		30	14.0	38	867	28.9	4.0	628.15	20.94	2.92	328
3.00	16	26	19.4	29	661	25.0	4.9	465.00	17.88	3.47	329
		22	27.8	26	434	19.7	5.5	248.00	11.27	3.14	330
3.00	8	7	16.3	7	231	33.0	5.4	164.00	23.43	3.81	331
		14	12.7	17	378	27.0	3.4	270.00	19.29	2.45	332
		42	17.1	53	1,160	27.6	4.7	822.80	19.59	3.34	333
		31	13.7	31	747	24.1	3.3	530.00	17.10	2.35	334
2.50 and 1.25	13	20	21.1	21	490	24.5	5.2	287.50	14.38	3.03	335
		2	4.9	2	28	14.0	.7	24.00	12.00	.59	336
2.50	13	21	21.4	22	420	20.0	4.3	300.00	14.29	3.06	337
3.00	10	21	16.8	21	784	37.3	6.3	506.00	24.10	4.05	338
3.00	( <sup>b</sup> )	13	13.4	13	360	27.7	3.7	258.00	19.85	2.66	339
		56	42.1	66	1,084	18.5	7.8	715.20	12.77	5.38	340
		18	15.9	18	1,071	59.5	9.5	612.00	34.00	5.42	341
3.00 and 1.50	13	138	28.6	138	4,025	29.2	8.4	2,876.25	20.84	5.97	342
		110	15.6	123	2,598	23.6	3.7	1,845.25	16.78	2.61	343
3.00	( <sup>c</sup> )	137	33.5	161	3,200	23.4	7.8	3,200.00	23.36	7.82	344
3.50	16	57	14.8	59	2,063	36.2	5.2	2,199.75	38.07	5.42	345
		16	16.0	18	364	22.8	3.6	208.00	13.00	2.08	346
		17	21.8	17	504	29.6	6.5	432.00	25.41	5.54	347
		167	28.0	173	3,892	23.3	6.5	2,790.00	16.65	4.66	348
		11	10.3	11	317	28.8	3.0	317.00	28.82	2.96	349
3.00	26	120	18.2	123	3,514	29.3	5.3	2,091.00	17.43	3.16	350
		75	25.2	92	1,812	24.2	6.1	1,831.22	20.42	5.14	351
		266	23.1	266	2,317	8.7	2.0	3,033.28	11.40	2.63	352
		2,150	77.4	2,359	18,783	8.7	6.8	20,437.40	9.51	7.36	353
4.00	10	466	19.0	578	13,113	26.4	5.0	8,987.00	18.12	3.45	354
		34	14.9	37	1,253	36.9	5.5	895.00	26.32	3.93	355
		48	21.1	55	1,472	30.7	6.5	1,042.60	21.72	4.59	356
		115	50.0	120	1,113	9.7	4.8	1,104.42	9.60	4.80	357
		60	20.8	63	1,659	27.7	5.7	1,323.00	22.05	4.58	358
		18	9.0	24	334	18.6	1.7	403.25	22.24	1.99	359
		220	( <sup>d</sup> )	247	3,836	( <sup>e</sup> )	( <sup>f</sup> )	( <sup>g</sup> )	( <sup>h</sup> )	( <sup>i</sup> )	360

<sup>a</sup> For one disability; time may be extended.<sup>b</sup> For one disability.<sup>c</sup> For one disability; third period, to end of disability, at \$2 per week.<sup>d</sup> And first aid to injured.<sup>e</sup> Time may be extended not to exceed 15 weeks.<sup>f</sup> For accident on duty; one-half of usual wages and medical and surgical treatment.<sup>g</sup> For accident on duty; one-half of usual wages, not to exceed \$1,000, and hospital service, medical and surgical treatment.<sup>h</sup> And for accident on duty or in city, first medical treatment and medicines and 1 visit to hospital; single men whose hospital expenses are paid receive no temporary disability benefit.<sup>i</sup> For one disability; third period, \$10 per month for as many months as necessary to equal three times the amount paid as dues, plus \$2 per year for each year's membership for those who have been members five years and over.<sup>j</sup> From first report of disability; time may be extended by association in extreme cases.<sup>k</sup> For accident on duty; one-half of wages, not to exceed \$500, and surgical treatment for first visit.<sup>l</sup> Or for one accident.<sup>m</sup> Seven for sickness; none for accident.<sup>n</sup> Over 7 for sickness; none for accident; no benefits paid for fraction of week.<sup>o</sup> For accident on duty; one-half of earnings.<sup>p</sup> Not shown, as fund is not 1 year old.<sup>q</sup> For sickness; none for accident.<sup>r</sup> For accident, full wages and medical treatment; for sickness, one-half wages and medical treatment.<sup>s</sup> For one disability; time may be extended and rate changed by trustees in case of serious and prolonged disability from accident.



TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
361	Foundry .....	78	7	Over 7	<sup>1</sup> \$5.00	<sup>2</sup> 13
362	Iron and steel, rolling mill, etc. ....	16,135	( <sup>3</sup> )	( <sup>4</sup> )	<sup>5</sup> 5.00	( <sup>6</sup> )
363	Iron and steel, rolling mill, etc. ....	361	7	Over 7	5.00	<sup>7</sup> 13
364	Iron and steel, rolling mill, etc. ....	574	( <sup>9</sup> )	( <sup>9</sup> )	\$12.00 to 5.00	<sup>10</sup> 16
365	Iron and steel, rolling mill, furnaces, etc. ....	6,381	( <sup>11</sup> )	( <sup>12</sup> )	<sup>13</sup> 6.00 and 4.00	<sup>14</sup> 17
366	Lithographing .....	248	7	Over 7	5.00	13
367	Lithographing .....	99	None.	7	5.00 to 2.00	8
368	Locomotives .....	2,327	None.	-----	( <sup>15</sup> )	<sup>16</sup> 26
369	Machinery .....	60	None.	8	<sup>17</sup> 1.00	1
370	Mining, coal .....	503	None.	7	<sup>18</sup> 1.00	<sup>19</sup> 1
371	Mining, coal .....	954	7	Over 7	<sup>20</sup> 5.00	<sup>21</sup> 26
372	Mining, coal .....	452	7	Over 7	<sup>22</sup> 5.00	<sup>23</sup> 25
373	Mining, coal .....	1,646	None.	7	<sup>24</sup> 5.00	<sup>25</sup> 12
374	Mining, coal .....	408	None.	-----	<sup>26</sup> 5.00 and 2.00	<sup>27</sup> 26
375	Mining, coal .....	1,042	7	Over 7	<sup>28</sup> 6.00 and 3.00	( <sup>29</sup> )
376	Mining, copper .....	( <sup>30</sup> )	<sup>31</sup> 4	<sup>32</sup> Over 4	( <sup>33</sup> )	( <sup>34</sup> )
377	Mining, copper .....	1,008	None.	6	<sup>35</sup> 5.00	( <sup>36</sup> )
378	Mining, copper .....	811	None.	6	<sup>37</sup> 6.00	( <sup>38</sup> )
379	Mining, copper .....	1,271	None.	<sup>39</sup> 6	<sup>40</sup> 6.00	( <sup>41</sup> )
380	Mining, iron ore .....	919	4	Over 4	( <sup>42</sup> )	( <sup>43</sup> )
381	Mining, iron ore .....	2,088	3	Over 3	( <sup>44</sup> )	( <sup>45</sup> )
382	Mining, iron ore .....	1,807	None.	-----	( <sup>46</sup> )	( <sup>47</sup> )
383	Printing, newspaper .....	182	None.	10	5.00	13
384	Pulleys .....	163	None.	7	1.00	1
385	Pulp .....	220	None.	2	( <sup>48</sup> )	12
386	Sawmill .....	914	None.	-----	( <sup>49</sup> )	50
387	Carpets .....	184	None.	7	4.00	12
388	Cereals .....	283	7	Over 7	4.00	<sup>50</sup> 15
389	Express company .....	702	None.	6	<sup>51</sup> 7.00	<sup>52</sup> 12
390	Furniture .....	198	None.	7	( <sup>53</sup> )	10
391	Iron and steel, blast furnace .....	105	7	Over 7	4.00	( <sup>54</sup> )
392	Iron and steel, rolling mill, etc. ....	99	7	Over 7	6.00	( <sup>55</sup> )
393	Iron and steel, rolling mill, etc. ....	124	( <sup>56</sup> )	( <sup>57</sup> )	( <sup>58</sup> )	( <sup>59</sup> )
394	Iron and steel, rolling mill, etc. ....	266	7	Over 7	5.00	13
395	Locomotives .....	1,826	None.	7	1.00 and .50	<sup>60</sup> 1
396	Mining, coal .....	41	None.	-----	5.00	12
397	Mining, coal .....	8,645	None.	7	( <sup>61</sup> )	<sup>62</sup> 28
398	Mining, coal .....	120	None.	7	<sup>63</sup> 5.00	<sup>64</sup> 15

<sup>1</sup> And medical treatment and medicines.<sup>2</sup> From beginning of benefit.<sup>3</sup> None for accident which produces visible or external mark; 7 for sickness or accident which does not produce visible or external mark, provided, however, that the directors may pay for the first week, when sufficient proof is presented, which shows that the disability is from sprain or other injury which leaves no external mark.<sup>4</sup> None for accident which produces visible or external mark; over 7 for sickness or for accident which does not produce visible or external mark, provided, however, that directors may pay for first week when sufficient proof is presented which shows that the disability is from sprain or other injury which leaves no external mark.<sup>5</sup> For sickness and accident on duty or going to or from work. Hospital services in lieu of benefits to members who have no families dependent upon them.<sup>6</sup> Four months for one disability.<sup>7</sup> For one disability; time may be extended by managing board.<sup>8</sup> None for accident of 2 weeks and over; 7 for sickness or for accident of less than 2 weeks.<sup>9</sup> Over 7 for sickness or for accident.<sup>10</sup> For one disability.<sup>11</sup> Seven for sickness of less than 3 weeks or for accident which leaves no external mark; none for accident producing external mark.<sup>12</sup> Over 7 for sickness or for accident which leaves no external mark; none for accident producing external mark.<sup>13</sup> And for accident hospital service and surgical treatment.<sup>14</sup> For one disability; managing board has power to extend payment 8 additional weeks.<sup>15</sup> For accident on duty; one-half of regular wages, not to exceed \$500, and surgical treatment.<sup>16</sup> For one accident.<sup>17</sup> And medical treatment.<sup>18</sup> Third period of 11 weeks at \$5 per week; time may be extended by vote of the association.<sup>19</sup> For accident on duty or going to or from work.<sup>20</sup> And surgical treatment in extreme cases. For accident on duty.<sup>21</sup> Time may be extended by two-thirds vote of managing board.<sup>22</sup> For accident on duty.<sup>23</sup> And first medical treatment. For accident occurring within 3 miles of association hall.

## IN ESTABLISHMENT FUNDS—Continued.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
		12	15.4	12	239	19.9	3.1	\$170.83	\$14.24	\$2.19	361
		9,019	55.9	9,719	162,981	18.1	10.1	116,413.21	12.91	7.21	362
		58	10.5	61	1,465	25.2	4.2	1,046.67	18.05	2.96	363
		138	24.0	151	3,375	24.5	5.9	4,552.76	32.99	7.93	364
		2,386	37.4	2,460	55,111	23.1	8.6	46,981.49	19.69	7.86	365
		28	10.5	32	634	24.0	2.6	446.00	17.15	1.80	366
		12	12.1	14	308	25.7	3.1	177.08	14.76	1.79	367
		637	27.4	637	7,833	12.3	3.4	6,026.85	9.46	2.69	368
		14	23.3	16	265	18.9	4.4	122.00	8.71	2.03	369
		71	14.1	73	2,550	35.9	5.1	1,523.00	21.52	3.04	370
		115	12.1	125	2,695	23.4	2.8	2,040.00	17.74	2.14	371
		39	8.6	43	1,742	44.7	3.9	1,246.65	31.97	2.76	372
		166	10.1	167	3,807	22.9	2.3	3,172.13	19.11	1.93	373
		140	34.3	144	2,147	15.3	5.3	1,606.55	11.48	3.94	374
		74	7.1	77	1,512	20.4	1.5	1,424.00	19.24	1.37	375
		(*)	(*)	(*)	(*)	(*)	(*)	56,961.50	(*)	(*)	376
		163	16.2	165	2,682	16.5	2.7	2,242.87	13.76	2.23	377
		141	17.4	149	2,350	16.7	2.9	2,350.50	16.67	2.90	378
		211	16.6	213	3,784	17.9	3.0	3,784.00	17.93	2.96	379
		183	19.9	185	6,192	33.8	6.7	5,070.03	27.71	5.52	380
		250	12.0	255	6,240	25.0	3.0	4,811.15	19.24	2.30	381
		712	30.4	794	8,500	11.9	4.7	(*)	(*)	(*)	382
		25	15.4	29	860	34.4	5.3	614.18	24.57	3.79	383
		27	16.6	44	742	27.5	4.6	352.00	13.04	2.16	384
		80	34.8	115	1,253	15.7	5.4	895.00	11.19	3.89	385
		273	29.9	314	4,320	15.8	4.7	3,859.60	14.14	4.22	386
		27	14.7	27	1,151	42.6	6.3	618.41	22.90	3.36	387
		33	11.7	33	1,498	45.4	5.3	856.00	25.94	3.02	388
		227	32.3	249	3,783	16.7	5.4	3,783.00	16.67	5.39	389
		(*)	(*)	(*)	(*)	(*)	(*)	261.10	4.84	1.32	390
		54	27.3	71	530	9.8	2.7	434.70	9.66	4.14	391
		45	42.9	60	725	16.1	6.9	570.00	31.50	2.55	392
		8	8.1	10	294	36.8	3.0	252.00	33.53	4.60	393
		17	13.7	35	570	33.5	4.6	819.00	31.50	3.08	394
		26	9.8	26	1,309	50.3	4.9	4,832.50	6.12	2.65	395
		789	43.2	789	15,106	19.1	8.3	45.00	45.00	1.10	396
		1	2.4	1	63	63.0	1.5	25,757.50	35.92	2.98	397
		717	8.3	718	30,261	42.2	3.5	390.00	26.00	3.25	398
		15	12.5	15	555	37.0	4.6				399

\* Six months for one accident.

\* Not reported.

\* None if disabled 20 days and over.

\* For sickness, and accident on duty; \$25 and \$12.50 per month and medical treatment.

\* Eight months.

\* Including permanent disability benefit and death or funeral benefit.

\* Six months.

\* Working days.

\* For accident on duty; \$25 per month.

\* For accident on duty; \$25 per month if married; \$20 if single.

\* One year.

\* For accident on duty; one-half of wages and medical treatment.

\* For accident on duty; amount based on financial condition of association as determined by the board of trustees every 3 months, but shall not exceed \$5 per week and medical treatment.

\* For accident on duty; one-half of wages and medical treatment and medicines.

\* From beginning of disability.

\* And medical treatment if living within prescribed territory.

\* For one disability, or in 12 months from payment of first relief.

\* Fifty per cent of wages.

\* Thirty-three and one-third per cent of wages.

\* Sixty days; time may be extended by sick committee.

\* Six months for one disability.

\* Seven for sickness; none for accident.

\* Over 7 for sickness; none for accident.

\* One dollar per day except Sunday; also \$1 per member if disabled by accident and still disabled at the end of beneficial period.

\* Twelve months.

\* Third period of 26 weeks, at \$2.50 per week.

\* For accident on duty; \$10, \$7.50, or \$5 per week, according to nature of accident.

TABLE IV.—TEMPORARY DISABILITY BENEFITS

Fund number.	Industry.	Mean membership for year.	Days at beginning of disability for which benefit is not paid.	Days of disability necessary to entitle members to benefit.	First period.	
					Benefit per week.	Limit in one year (wks.).
399	Mining, coal.....	54	3	10	<sup>1</sup> \$5.00 and <sup>2</sup> \$2.50	( <sup>9</sup> )
400	Mining, coal.....	293	3	Over 3	<sup>1</sup> 5.00	( <sup>9</sup> )
401	Mining, coal.....	213	<sup>7</sup>	Over 7	<sup>1</sup> 5.00 and <sup>2</sup> 2.50	<sup>1</sup> 26
402	Mining, coal.....	129	None.		<sup>1</sup> 2.50 and <sup>2</sup> 1.25	<sup>1</sup> 1
403	Railway, street.....	1,085	5	Over 5	10.50	( <sup>9</sup> )
404	Railway, street.....	297	None.	7	7.00	<sup>33</sup> <sub>1</sub>
405	Railway, street.....	545	7	Over 7	6.30	<sup>26</sup> <sub>1</sub>
406	Railway, street, and electric lighting.....	457	None.		3.00	<sup>13</sup>
407	Railway, street, and electric lighting.....	139	None.	14	3.00	8
408	Railway, street, and electric lighting.....	927	None.	7	7.00	( <sup>11</sup> )
409	Rubber goods.....	80	( <sup>12</sup> )	( <sup>12</sup> )	5.00	<sup>12</sup>
410	Store, department.....	2,311	None.	7	( <sup>12</sup> )	<sup>16</sup>
411	Stoves and ranges.....	122	7	Over 7	6.00 and 3.00	<sup>17</sup> <sub>13</sub>
425	Cement.....	623	( <sup>12</sup> )	( <sup>12</sup> )	<sup>1</sup> 6.00	<sup>18</sup>
426	Enameled and stamped ware.....	354	None.	7	7.00	13
427	Iron and steel, rolling mill, etc.....	775	7	Over 7	5.00	<sup>20</sup> <sub>13</sub>
428	Iron and steel, rolling mill, etc.....	778	7	Over 7	5.00	<sup>21</sup> <sub>13</sub>
429	Iron and steel, rolling mill, furnaces, etc.....	5,926	None.	7	<sup>22</sup> 5.00	<sup>52</sup>
430	Iron and steel, rolling mill, furnaces, etc.....	680	7	Over 7	5.00	<sup>14</sup>
431	Iron and steel, rolling mill, furnaces, etc.....	433	7	Over 7	5.00	<sup>17</sup> <sub>13</sub>
432	Railway, street.....	295	None.	7	7.00	<sup>20</sup> <sub>10</sub>
433	Steamship employees.....	116	None.	7	7.00	<sup>37</sup> <sub>1</sub>
447	Enameled and stamped ware.....	74	( <sup>12</sup> )	( <sup>12</sup> )	6.00	<sup>23</sup> <sub>1</sub>
448	Foundry.....	283	7	Over 7	6.00	( <sup>24</sup> )
449	Iron and steel, rolling mill, etc.....	441	7	Over 7	( <sup>25</sup> )	( <sup>25</sup> )
450	Iron and steel, rolling mill, furnaces, etc.....	146	7	Over 7	( <sup>26</sup> )	( <sup>26</sup> )
451	Iron and steel, rolling mill, furnaces, etc.....	135	( <sup>26</sup> )	( <sup>26</sup> )	( <sup>26</sup> )	( <sup>26</sup> )
452	Mining, coal.....	798	7	Over 7	<sup>1</sup> 5.00 and <sup>2</sup> 2.50	<sup>26</sup>
453	Correspondence schools, etc.....	495	None.	7	7.00 to 3.00	12
457	Machinery.....	1,879	( <sup>28</sup> )	( <sup>28</sup> )	<sup>1</sup> 5.00	( <sup>28</sup> )
458	Mining, coal.....	15,673	None.	7	( <sup>28</sup> )	<sup>28</sup>

<sup>1</sup> For accident on duty.<sup>2</sup> Six months for 1 accident.<sup>3</sup> None if disabled three weeks and over.<sup>4</sup> For one accident.<sup>5</sup> For one accident; third period \$5 and \$2.50 per week for 26 weeks.<sup>6</sup> Eighty days from beginning of disability.<sup>7</sup> And medical treatment.<sup>8</sup> And medical treatment, medicine, and nurse if necessary.<sup>9</sup> For one disability.<sup>10</sup> Additional weeks after 13 weeks from end of first period of benefit.<sup>11</sup> Six months.<sup>12</sup> Seven for sickness; none for accident.<sup>13</sup> Over seven for sickness; none for accident.<sup>14</sup> For one disability; third period, twelve weeks at \$2 per week.<sup>15</sup> Two-thirds of wages, not exceeding \$6.67, and medical treatment.<sup>16</sup> In case of epidemic, reduced to 3 weeks.<sup>17</sup> Or for one disability.<sup>18</sup> And for accident, hospital treatment.<sup>19</sup> Time may be extended not to exceed 8 weeks by managing board.<sup>20</sup> In 52 consecutive weeks.

## IN ESTABLISHMENT FUNDS—Concluded.

Second period.		Members receiving benefit.	Per cent of members receiving benefit.	Cases of benefit.	Days of benefit.			Amount paid during year.			Fund number.
Benefit per week.	Limit in one year (wks.).				Aggregate.	Average per beneficiary.	Average per member of fund.	Total benefit.	Average per beneficiary.	Average per member of fund.	
.....	.....	10	18.5	10	373	37.3	6.9	\$227.00	\$22.70	\$4.20	390
.....	.....	40	13.7	40	1,899	47.2	6.4	1,341.50	33.54	4.58	401
.....	.....	35	16.4	35	767	21.9	2.6	545.00	15.57	2.56	402
1 \$7.00 and \$3.50	* 25	15	11.6	15	378	25.2	2.9	370.15	24.68	2.87	408
.....	.....	354	33.2	398	6,896	19.5	6.5	10,345.42	29.22	9.71	404
.....	.....	167	56.2	167	2,938	17.6	9.9	2,518.61	15.08	8.48	405
3.50	26	124	22.8	136	2,135	17.2	3.9	1,925.10	15.58	8.53	406
* 3.00	104	63	13.8	77	2,555	40.6	5.6	1,095.00	17.38	2.40	407
.....	.....	19	13.7	19	364	19.2	2.6	156.00	8.21	1.12	408
3.00	144	267	28.8	322	5,331	20.0	5.8	4,518.66	16.92	4.87	409
3.00	1412	12	15.0	12	378	31.5	4.7	270.00	22.50	3.38	400
.....	.....	530	22.9	563	6,651	12.5	2.9	4,286.58	8.09	1.85	411
.....	.....	24	19.7	28	809	33.7	6.6	666.00	27.75	5.46	415
.....	.....	112	18.0	119	3,252	29.0	5.2	2,787.97	24.89	4.48	426
2.50	13	78	22.0	83	2,152	27.6	6.1	1,537.00	19.71	4.34	427
.....	.....	120	15.5	126	3,971	33.1	5.1	2,836.20	23.64	3.66	428
.....	.....	127	16.3	129	2,800	22.0	3.6	2,000.15	15.75	2.57	429
.....	.....	1,126	19.0	1,206	25,139	22.3	4.2	17,966.24	15.95	3.03	420
.....	.....	102	15.0	102	2,277	22.3	3.3	1,626.50	15.95	2.39	431
.....	.....	101	23.3	104	1,808	17.9	4.2	1,291.67	12.79	2.98	432
.....	.....	31	10.5	34	940	30.3	3.2	805.69	25.99	2.73	433
4.00	50	45	38.8	57	1,672	37.2	14.4	1,829.44	40.65	15.77	437
.....	.....	5	6.8	5	139	27.8	1.9	139.00	27.80	1.88	448
.....	.....	67	23.8	80	1,256	18.7	4.5	1,256.00	18.75	4.45	449
.....	.....	73	16.6	97	1,670	22.9	3.8	1,670.00	22.88	8.79	440
.....	.....	27	18.5	32	577	21.4	4.0	577.00	21.37	3.95	451
.....	.....	25	18.5	31	282	11.3	2.1	282.00	11.28	2.09	452
2.50 and 1.25	* 26	147	18.4	147	5,680	38.6	7.1	3,862.52	26.28	4.84	453
.....	.....	79	16.0	82	2,461	31.2	5.0	1,434.68	18.16	2.90	457
.....	.....	520	27.7	576	11,720	22.5	6.2	8,543.34	16.43	4.55	458
.....	.....	1,310	8.4	1,325	53,298	40.7	3.4	45,227.50	34.52	2.89	459

\* For one disability; time may be extended by majority vote of managing board.

\* And for accident, first aid and hospital service.

\* From time reported disabled.

\* Four months.

\* One dollar per day, except Sunday.

\* Four months for one disability.

\* Six months for one disability.

\* Seven for sickness; one for accident.

\* Over seven for sickness; 7 for accident.

\* Twelve months for one disability.

\* And hospital service.

\* Four months for one disability; time may be extended by directors not to exceed two months.

\* Ten dollars and \$5 for very serious accident entailing maximum expenses, establishment contributing one-half; establishment pays all when accident is received in rescue work at request of establishment officials; \$7.50 and \$3.75 for less serious accident not entailing maximum expenses, establishment contributing one-third; establishment pays all when accident is received in rescue work at request of establishment officials; \$5 and \$2.50 for minor accident entailing little or no expense; establishment pays all when accident is received in rescue work at request of establishment officials. Medical or surgical treatment for very minor accidents for which no benefits are paid. These provisions apply to accident on duty only.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
1	Abrasives.....	311	\$50.00	2	\$100.00	\$0.32
2	Agricultural implements.....	169	\$30.00 and 15.00	1	15.00	.09
3	Agricultural implements.....	438	50.00	3	150.00	.34
4	Air brakes.....	3,040	300.00	22	6,600.00	2.17
5	Automobiles, etc.....	725	100.00 and 50.00	4	350.00	.48
6	Baking powder.....	68	50.00	4	200.00	.29
7	Barbers' supplies, manufacturing and wholesale.....	190	100.00	1	100.00	.11
8	Billiard tables, etc.....	1,398	100.00	5	500.00	.36
9	Boxes and baskets.....	92	50.00	1	50.00	.54
10	Brass foundry.....	276	50.00 and 25.00	1	25.00	.09
11	Brass goods, etc.....	86	50.00	1	50.00	.58
12	Brass goods, etc.....	938	75.00 and 45.00	3	225.00	.24
13	Brewery.....	45	( <sup>2</sup> )	1	100.00	1.52
14	Brewery.....	66	100.00	1	100.00	.15
15	Bridges.....	64	( <sup>2</sup> )	1	60.00	.49
16	Bridges.....	161	50.00	1	50.00	.70
17	Bridges.....	142	( <sup>2</sup> )	1	60.00	.72
18	Brushes.....	71	50.00	1	50.00	.70
19	Carpets and curtains.....	314	75.00	3	225.00	.72
20	Carpet sweepers.....	125	\$300.00 and 150.00	1	150.00	.79
21	Carriages and wagons.....	126	50.00	2	100.00	.54
22	Carriages and wagons.....	464	50.00	5	250.00	.54
23	Carriages and wagons.....	226	100.00	1	100.00	.91
24	Cars.....	93	50.00	1	50.00	1.55
25	Cartridges.....	387	( <sup>2</sup> )	6	600.00	.49
26	Car wheels, etc.....	178	( <sup>2</sup> )	1	87.50	.45
27	Cash registers.....	1,263	112.50 and 58.25	5	562.50	1.70
28	Celluloid goods.....	294	100.00 and 50.00	5	500.00	.42
29	Cereals.....	152	50.00	1	50.00	3.54
30	Cereals.....	179	75.00 and 37.50	4	400.00	1.73
31	Chemicals, etc.....	113	100.00	3	300.00	.91
32	Chemicals, etc.....	173	100.00	4	400.00	1.41
33	China ware, etc.....	75	50.00	1	50.00	.37
34	Chocolate.....	330	75.00	1	75.00	.31
35	Coffins.....	71	100.00	1	100.00	.97
36	Cooperage.....	67	25.00	1	25.00	.15
37	Cotton goods.....	89	40.00	1	40.00	.14
38	Cotton goods.....	69	( <sup>2</sup> )	1	27.25	.13
39	Cotton, spool.....	56	50.00	1	50.00	1.64
40	Cotton, spool.....	325	50.00 to 12.50	2	100.00	.50
41	Cotton, spool.....	355	50.00 to 12.50	2	100.00	.68
42	Cotton, spool.....	395	50.00 to 12.50	1	50.00	1.49
43	Cotton wadding and waste.....	73	\$45.00 and 35.00	3	120.00	.80
44	Dry docks, etc.....	199	50.00	2	100.00	.58
45	Electrical apparatus, etc.....	2,791	100.00	19	1,900.00	.40
46	Electrical apparatus, etc.....	335	100.00 and 50.00	5	500.00	8.74
47	Electrical apparatus, etc.....	372	50.00	2	100.00	.70
48	Electrical apparatus, etc.....	1,396	100.00	8	800.00	2.02
49	Electrical apparatus, etc.....	501	100.00 and 50.00	2	200.00	.48
50	Electric light and power.....	238	( <sup>2</sup> )	4	2,080.00	.51
51	Electric power.....	142	100.00	1	100.00	.37
52	Enameled and stamped ware.....	210	( <sup>2</sup> )	5	425.00	.50
53	Express company.....	315	150.00	1	150.00	.80
54	Express company.....	593	100.00	3	300.00	.37
55	Express company.....	808	50.00	6	300.00	.50
56	Firearms.....	502	50.00	5	250.00	.60
57	Fire brick, etc.....	55	50.00	1	50.00	.60
58	Flour.....	180	\$108.00	1	108.00	.60

<sup>1</sup> Including \$150 donated by the establishment.

<sup>2</sup> One dollar per member.

<sup>3</sup> Fifty cents per member; not to exceed \$200.

<sup>4</sup> For death from sickness, or accident on duty.

<sup>5</sup> If a member one year and over, \$100; under one year, \$50.

<sup>6</sup> First class: The amount realized from an assessment of 50 and 25 cents, respectively, on members of first and second classes. Second class: The amount realized from an assessment of 25 and 13 cents, respectively, on members of first and second classes.

<sup>7</sup> Claim compromised.

<sup>8</sup> And unpaid balance of six weeks' temporary disability benefit.

<sup>9</sup> One-half of wages for 26 weeks.

<sup>10</sup> If a member 15 years and over, \$100; 5 and under 15 years, \$75; 4 and under 5 years, \$70; 3 and under 4 years, \$65; 2 and under 3 years, \$60; 1 and under 2 years, \$55; under 1 year, \$50.

<sup>11</sup> For death from accident on duty or going to or from work.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
59	Fur goods, manufacturing, wholesale and retail.	405	\$50.00	1	\$50.00	\$0.12
60	Furniture.	72	\$50.00 and 30.00			
61	Furniture.	164	50.00			
62	Furniture.	110	75.00 and 50.00			
63	Furniture.	90	30.00			
64	Furniture.	173	50.00	1	50.00	.29
65	Gas.	2,114	300.00	32	9,600.00	4.54
66	Glassware.	110	75.00 and 37.50	1	75.00	.68
67	Hardware, etc.	1,287	100.00 and 50.00	2	200.00	.16
68	Hardware, vehicle.	617	125.00 and 62.50	7	875.00	1.42
69	Harness.	31	( <sup>1</sup> )			
70	Hats.	67	50.00			
71	Hats.	4,050	100.00 and 75.00	20	1,933.00	.48
72	Heating apparatus.	328	50.00	2	100.00	.30
73	Hosiery.	627	125.00 to 50.00			
74	Hotel.	66	100.00			
75	Iron and steel, forgings.	268	( <sup>2</sup> )	2	200.00	.75
76	Iron and steel, rolling mill, etc.	3,842	( <sup>2</sup> )	14	10,348.05	2.69
77	Iron and steel, rolling mill, etc.	285	50.00	3	150.00	.53
78	Iron and steel, rolling mill, etc.	334	100.00 and 50.00	3	300.00	.90
79	Iron and steel, rolling mill, etc.	74	150.00 and 75.00			
80	Iron and steel, rolling mill, etc.	138	( <sup>1</sup> )	8	205.00	1.49
81	Iron and steel, rolling mill, etc.	197	100.00			
82	Iron and steel, rolling mill, etc.	79	( <sup>1</sup> )	1	52.00	.66
83	Jewelry.	81	100.00 and 50.00	1	100.00	1.23
84	Knit goods.	144	50.00	1	50.00	.35
85	Leather.	326	( <sup>1</sup> )	1	230.00	.71
86	Leather.	80	50.00			
87	Leather belting.	75	50.00	1	50.00	.67
88	Lithographing.	97	75.00	1	75.00	.77
89	Lithographing.	71	50.00 and 20.00	1	50.00	.70
90	Locomotives.	290	100.00	4	400.00	1.38
91	Locomotives.	3,690	50.00	15	750.00	.20
92	Locomotives.	103	75.00	2	150.00	1.46
93	Locomotives.	248	75.00	2	150.00	.60
94	Looms.	190	100.00	2	200.00	1.05
95	Looms.	354	( <sup>1</sup> )	2	254.45	.72
96	Machinery.	1,602	100.00	21	2,100.00	1.31
97	Machinery.	119	75.00			
98	Machinery.	81	50.00			
99	Machinery.	1,433	( <sup>1</sup> )	8	950.00	.66
100	Machinery.	117	50.00			
101	Machinery.	202	100.00	2	200.00	.99
102	Machinery.	110	( <sup>1</sup> )			
103	Machinery.	328	75.00 and 37.50			
104	Machinery.	182	50.00			
105	Machinery.	284	60.00			
106	Machinery.	570	75.00	4	300.00	.53
107	Machinery and tools.	1,876	100.00 and 50.00	15	1,450.00	.77
108	Machinery and tools.	70	50.00			
109	Machinery and tools.	983	( <sup>1</sup> )	3	520.75	.53
110	Machinery and tools.	715	100.00	2	200.00	.28
111	Machine shop.	83	50.00			
112	Machine shop.	60	( <sup>1</sup> )			
113	Machine shop and foundry.	407	60.00 and 30.00	3	180.00	.44
114	Malted milk.	94	50.00			
115	Marble quarries.	3,275	500.00	7	3,500.00	1.07
116	Mining, coal.	1,735	100.00	5	500.00	.29

<sup>1</sup> A sum equal to \$1 per member.

<sup>2</sup> If a member 6 months and over, \$100; under 6 months, \$50.

<sup>3</sup> The amount of an assessment equal to 50 cents per member from those whose wages are \$1.50 per day and over, and 25 cents per member from those whose wages are \$1 to \$1.49 per day, if death is from accident and occurs within 6 months; the amount of an assessment of 10 cents per member if death is from natural causes and membership has been 36 consecutive months; \$150 and 10 cents per member if death is from natural causes and membership has been 5 consecutive years.

<sup>4</sup> Fifty cents per member.

<sup>5</sup> For membership of 3 years and over, \$330; 2 and under 3 years, \$230; 6 months and under 2 years, \$130.

<sup>6</sup> Thirty-five cents per member. Funeral expenses paid by fund; balance, if any, paid to heirs.

<sup>7</sup> Employees, \$150; ex-employees, \$100; \$50 of the \$150 paid by establishment.

<sup>8</sup> One dollar per member.

<sup>9</sup> Twenty-five cents per member, not to exceed \$200.

<sup>10</sup> For death from accident on duty and occurring within 90 days.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
117	Mining, coal.....	241	\$50.00 and \$25.00	2	\$100.00	\$0.41
118	Mining, coal.....	142	75.00	1	75.00	.....
119	Mining, coal.....	84	75.00	1	75.00	.....
120	Mining, coal.....	735	\$50.00	8	1,206.00	1.64
121	Mining, coal.....	1,465	\$75.00	10	1,729.00	1.20
122	Mining, coal.....	1,542	\$75.00	12	1,750.00	1.13
123	Mining, coal.....	186	(1)	1	279.00	1.50
124	Mining, coal.....	127	1100.00	1	1100.00	.....
125	Mining, coal.....	274	75.00 and 40.00	4	300.00	1.09
126	Mining, coal.....	240	1100.00	1	106.00	0.44
127	Mining, coal.....	6,231	\$50.00	29	\$4,015.59	0.64
128	Mining, coal.....	26,664	(1)	100	42,378.17	1.59
129	Mining, coal.....	6,598	\$30.00	10	\$9,920.00	\$1.51
130	Mining, zinc.....	58	50.00	1	50.00	.....
131	Navy-yard, United States.....	410	100.00	6	600.00	1.46
132	Oil, refining.....	306	100.00	1	100.00	.33
133	Optical goods.....	138	50.00	2	100.00	.72
134	Optical goods.....	841	100.00 to 15.00	7	575.00	.68
135	Paint and varnish.....	330	50.00 and 25.00	1	50.00	.15
136	Paint and varnish.....	329	100.00	1	100.00	.....
137	Paper.....	261	75.00	1	75.00	.....
138	Paper.....	65	30.00	1	30.00	.....
139	Paper and pulp.....	387	(11)	1	300.00	.78
140	Paper and pulp.....	148	(12)	1	100.00	.....
141	Paper and pulp.....	877	(13)	1	200.00	1.34
142	Paper and pulp.....	659	200.00	12	2,400.00	3.64
143	Paper and pulp.....	149	1200.00	1	200.00	.....
144	Paper, building, etc.....	53	50.00	1	50.00	.52
145	Paper, cardboard.....	96	50.00 and 25.00	1	50.00	.54
146	Paper, cardboard, etc.....	691	(14)	3	375.00	.86
147	Pencils.....	211	(15)	4	181.88	.40
148	Pickles, etc.....	152	(16)	1	215.00	.....
149	Plumbers' supplies.....	541	(17)	1	215.00	.....
150	Pottery, china, etc.....	45	50.00	1	50.00	.....
151	Pottery, china, etc.....	91	50.00	1	50.00	.....
152	Pottery, china, etc.....	158	100.00 and 50.00	5	500.00	3.16
153	Pottery, china, etc.....	59	50.00	2	100.00	1.69
154	Pottery, china, etc.....	93	(18)	1	50.00	.....
155	Pottery, china, etc.....	38	(19)	1	50.00	.....
156	Pottery, china, etc.....	27	50.00	1	50.00	.....
157	Pottery, china, etc.....	74	50.00	1	50.00	.68
158	Pottery, sanitary.....	58	(20)	1	35.00	.48
159	Pottery, sanitary.....	73	(21)	1	50.00	.63
160	Pottery, sanitary.....	80	50.00	1	50.00	.....
161	Pottery, sanitary, etc.....	29	(22)	1	50.00	.....
162	Pottery, sanitary, etc.....	58	50.00	1	50.00	.....

<sup>1</sup> For death from accident on duty.

<sup>2</sup> For death from accident on duty; also \$3 per week to widow and \$1 per week to each child under 12 years, for 1 year, if the widow remains single.

<sup>3</sup> For death from accident on duty; and \$3 per week to widow for 1 year if she remains single, and \$1 per week for each child under 14 years, for 1 year, unless otherwise cared for.

<sup>4</sup> One dollar and fifty cents per member.

<sup>5</sup> For death from accident on duty, and occurring within 3 months; and \$3 per week to widow for 1 year if she remains single, and \$1 per week for 1 year to each child under 12 years of age.

<sup>6</sup> Including \$1,395 paid in installments to 19 widows and \$1,170.59 paid in installments on account of 37 children.

<sup>7</sup> For accident while actually engaged in the employ of the establishment: \$30 lump sum and \$7 per week for 1 year, first, second, and third classes; \$30 lump sum and \$2.50 per week for 1 year, fourth class.

<sup>8</sup> For death from accident on duty; and one-half average earnings of deceased for 18 months preceding death in 18 monthly installments.

<sup>9</sup> Including \$9,440 paid in installments.

<sup>10</sup> Paid by fund, \$23; by establishment, \$75.

<sup>11</sup> For death from accident on duty: 26 weeks' wages at rate paid at date of accident.

<sup>12</sup> For death from accident on duty and occurring within 90 days: 26 weeks' wages at rate paid at date of accident.

<sup>13</sup> For death from accident and occurring within 90 days: 26 weeks' wages at rate paid at date of accident.

<sup>14</sup> Three hundred dollars when surplus reaches \$1,000.

<sup>15</sup> If a member 1 year and over, \$150; under 1 year, \$75.

<sup>16</sup> Ninety-five per cent of an assessment of 25 cents per member.

<sup>17</sup> Twenty-five cents per member, not to exceed \$100.

<sup>18</sup> Fifty cents per member.

<sup>19</sup> One dollar per member.

<sup>20</sup> One dollar per member, not to exceed \$50.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
163	Printing and binding.....	53	\$75.00	—	—	—
164	Printing and binding.....	68	( <sup>1</sup> )	2	\$268.00	\$3.94
165	Printing and binding.....	98	100.00	2	200.00	2.04
166	Printing and binding.....	78	50.00	—	—	—
167	Printing and binding.....	232	\$100.00 and 80.00	1	100.00	.43
168	Printing and binding.....	97	150.00	—	—	—
169	Printing and binding.....	104	75.00	1	75.00	.72
170	Printing and binding.....	193	100.00	—	—	—
171	Printing and binding.....	161	100.00	—	—	—
172	Printing and binding.....	228	50.00	1	50.00	.22
173	Printing, newspaper.....	155	( <sup>2</sup> )	2	313.00	2.02
174	Printing, newspaper.....	151	100.00	1	100.00	.66
175	Printing, newspaper.....	131	( <sup>2</sup> )	—	—	—
176	Printing, newspaper.....	250	50.00	2	100.00	.40
177	Printing, newspaper.....	84	( <sup>2</sup> )	1	82.00	.98
178	Printing, newspaper.....	140	75.00	5	375.00	2.68
179	Railroad shops.....	176	150.00	1	150.00	.85
180	Railroad shops.....	580	75.00	10	750.00	1.29
181	Railroad shops.....	500	100.00	5	( <sup>3</sup> )	( <sup>3</sup> )
182	Railroad shops.....	102	( <sup>2</sup> )	4	430.00	4.22
183	Railroad shops.....	92	50.00	—	—	—
184	Railroad, steam (office only).....	55	100.00	1	100.00	1.82
185	Railway, street.....	4,799	300.00	47	13,950.00	2.91
186	Railway, street.....	680	* 1,000.00 to 500.00	5	3,187.50	4.69
187	Railway, street.....	55	100.00	—	—	—
188	Railway, street.....	5,870	150.00	63	* 9,460.00	* 1.61
189	Railway, street.....	278	100.00	7	700.00	2.52
190	Railway, street.....	1,437	150.00	4	650.00	.45
191	Railway, street.....	1,787	800.00	10	8,000.00	4.48
192	Railway, street.....	155	( <sup>2</sup> )	2	273.00	1.76
193	Railway, street.....	4,380	* 1,000.00 to 250.00	38	21,375.00	4.88
194	Railway, street.....	469	150.00	4	600.00	1.28
195	Railway, street.....	3,120	* 1,000.00	* 23	* 22,300.00	* 7.15
196	Railway, street.....	917	250.00	3	750.00	.82
197	Railway, street.....	166	( <sup>2</sup> )	—	—	—
198	Railway, street.....	89	100.00	—	—	—
199	Railway, street, and electric lighting.....	1,625	* 1,000.00 to 500.00	16	14,645.84	9.01
200	Railway, street, and electric lighting.....	64	250.00	—	—	—
201	Railway, street, and electric lighting.....	231	100.00	4	400.00	1.73
202	Regalia, etc.....	137	50.00	—	—	—
203	Rubber boots and shoes.....	135	50.00	1	50.00	.37
204	Rubber goods.....	600	30.00 and 15.00	8	240.00	.40
205	Rubber goods.....	261	( <sup>1</sup> )	3	694.00	2.66
206	Sash, doors, and blinds.....	113	50.00	—	—	—
207	Sash, doors, and blinds.....	88	50.00	—	—	—
208	Scales.....	92	75.00 and 40.00	—	—	—
209	Sewing machines.....	466	100.00	10	1,000.00	2.15
210	Shipbuilding.....	287	100.00	—	—	—
211	Shipbuilding.....	3,638	* 200.00	2	400.00	.11
212	Shipbuilding.....	208	50.00	2	100.00	.48
213	Shoes.....	105	40.00	—	—	—
214	Shoes.....	68	60.00	1	60.00	.88
215	Shoes.....	704	100.00 and 50.00	1	100.00	.14
216	Shoes.....	113	50.00	1	50.00	.44
217	Shoes.....	117	50.00	2	100.00	.85
218	Shoes.....	55	25.00	1	25.00	.45
219	Show cases, bar fixtures, etc.....	156	( <sup>11</sup> )	1	43.75	.28
220	Silk.....	215	100.00 to 50.00	—	—	—
221	Silver-plated ware.....	180	100.00 and 50.00	1	100.00	.56

<sup>1</sup> Two dollars per member.<sup>2</sup> One dollar per member.<sup>3</sup> Not reported.<sup>4</sup> By paying double dues members receive double benefits.<sup>5</sup> Including \$300, donated on account of death of two members not entitled to benefits.<sup>6</sup> An additional death benefit of \$250 may be secured by members 45 years of age and under, by paying additional dues of \$3.60; by members 46 to 60, by paying \$5.40 additional; and by members over 60, by paying \$7.20 additional. Members of the highest class may take additional benefit not to exceed \$1,000; second class, not to exceed \$500; third class, not to exceed \$250.<sup>7</sup> Or \$1 per member if membership shall fall below 1,000.<sup>8</sup> Twenty-two claims paid in full, and \$300 (three-tenths) paid on one claim.<sup>9</sup> If deceased member was receiving a pension from the establishment, no benefit is paid unless beneficiary be widow or husband.<sup>10</sup> For death from accident on duty.<sup>11</sup> Twenty-five cents per member.



TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
222	Silversmiths.....	612	\$40.00 and \$20.00	4	\$160.00	\$0.26
223	Silversmiths.....	410	50.00	1	50.00	.12
224	Slaughtering and meat packing.....	590	150.00 and 100.00	11	1,300.00	2.20
225	Smelting.....	125	(1)			
226	Smelting and refining, copper and lead.....	1,073	\$150.00			
227	Soap.....	297	100.00 to 50.00			
228	Soap.....	335	70.00 to 30.00	1	70.00	.21
229	Soda-water apparatus.....	254	100.00	2	200.00	.79
230	Store, clothing, wholesale and retail.....	58	150.00 and 75.00			
231	Store, department.....	4,409	50.00 to 20.00	19	890.00	.20
232	Store, department.....	164	100.00			
233	Store, department.....	2,975	100.00 and 50.00	13	1,250.00	.42
234	Store, department.....	72	50.00 and 25.00			
235	Store, department.....	69	25.00	1	25.00	.36
236	Store, department.....	202	100.00 and 50.00	2	200.00	.99
237	Store, department.....	3,800	200.00 to 50.00	22	3,908.20	1.08
238	Store, department.....	1,106	\$100.00 and 50.00	5	350.00	.32
239	Store, department.....	193	100.00	1	100.00	.52
240	Store, department.....	1,319	100.00	16	1,600.00	1.21
241	Store, department.....	400	(4)	2	200.00	.50
242	Store, department.....	5,029	200.00 to 50.00	37	6,700.00	1.33
243	Store, department.....	3,030	100.00 and 50.00	20	1,989.50	.66
244	Store, drug, wholesale.....	299	50.00	1	50.00	.17
245	Store, dry goods, retail.....	858	100.00 and 50.00	4	400.00	.47
246	Store, dry goods, etc., wholesale and retail.....	195	(5)	1	48.00	.25
247	Store, furniture, etc.....	108	50.00	1	50.00	.46
248	Store, harness, etc., wholesale.....	90	100.00	1	100.00	1.11
249	Store, mail order.....	2,628	150.00 to 25.00	10	1,054.00	.40
250	Store, mail order.....	547	450.00 to 200.00	8	2,750.00	5.03
251	Stoves and ranges.....	136	100.00	1	100.00	.74
252	Stoves and ranges.....	308	150.00 and 100.00	1	150.00	.49
253	Stoves and ranges.....	260	75.00 and 37.50	4	300.00	1.15
254	Stoves and ranges.....	194	150.00	2	300.00	1.55
255	Telephone operating.....	250	50.00	3	150.00	.60
256	Terra cotta.....	145	(6)	2	94.74	.65
257	Tinware, etc.....	136	50.00	1	50.00	.37
258	Transfer company.....	180	100.00	1	100.00	.56
259	Varnish.....	67	50.00	1	50.00	.75
260	Watches.....	2,315	50.00	12	600.00	.26
261	Watches.....	2,131	50.00	11	550.00	.26
262	Wire.....	95	\$50.00			
263	Wire.....	45	(1)			
264	Wire.....	964	200.00	7	1,400.00	1.45
265	Wire.....	86	(7)	2	91.00	1.06
306	Abrasives.....	245	75.00	2	150.00	.61
307	Agricultural implements.....	414	100.00	4	400.00	.97
308	Agricultural implements.....	92	50.00			
309	Bakery.....	313	75.00	6	450.00	1.44
310	Brewery.....	135	(8)	6	350.00	2.59
311	Brewery.....	154	100.00	2	197.75	1.26
312	Brewery.....	91	\$100.00	2	200.00	2.20
313	Chemicals, etc.....	230	50.00	5	250.00	1.09
314	Chemicals, etc.....	83	(1)			
315	Chemicals, etc.....	3,275	100.00	22	2,200.00	.67
316	China ware.....	60	50.00			
317	Clothing.....	122	(1)	1	115.00	.94
318	Cotton and woolen goods.....	106	50.00	1	50.00	.47
319	Cotton goods.....	58	\$50.00	1	109.00	1.88
	Dyeing and finishing, textiles.....	128	60.00	1	60.00	.47

<sup>1</sup>One dollar per member.

<sup>2</sup>For death from accident on duty.

<sup>3</sup>By paying double dues members of the highest class receive double benefits.

<sup>4</sup>First and second class: One hundred dollars if a member 1 year and over; \$75 if 9 months and under 1 year; \$50 if 6 months and under 9 months; \$25 if 3 months and under 6 months. Third and fourth class: Fifty dollars if a member 1 year and over; \$37.50 if 9 months and under 1 year; \$25 if 6 months and under 9 months; \$12.50 if 3 months and under 6 months.

<sup>5</sup>Twenty-five cents per member.

<sup>6</sup>Less amount of temporary disability benefits received during year.

<sup>7</sup>Fifty cents per member.

<sup>8</sup>Sixty dollars if residing in city; \$50 if residing out of city.

<sup>9</sup>If insane and assigned to an asylum, a sum equal to the amount of the death benefit will be paid when pronounced incurable, and further benefits cease.

<sup>10</sup>And \$1 per member.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
320	Electrical apparatus, etc.	1,954	\$50.00	8	\$400.00	\$0.20
321	Elevators	529	100.00	8	800.00	1.61
322	Express company	126	100.00	2	200.00	1.69
323	Furniture	274	( <sup>1</sup> )	2	180.00	.65
324	Graphophones	380	75.00	1	75.00	.20
325	Insulated wire	55	50.00			
326	Iron and steel, bolts and nuts	73	100.00			
327	Iron and steel, bolts and nuts	225	\$200.00 to 100.00	1	200.00	.89
328	Iron and steel, rolling mill, etc.	215	100.00			
329	Leather	134	50.00	3	150.00	1.12
330	Leather	79	50.00	3	150.00	1.90
331	Leather	43	50.00	3	150.00	3.49
332	Lithographing	110	50.00	2	100.00	.91
333	Machinery	246	100.00			
334	Machinery	226	100.00	4	400.00	1.77
335	Machinery and tools	96	50.00 and 25.00	3	150.00	1.58
336	Mining, coal	41	100.00	1	75.00	1.83
337	Moldings, mirrors, etc.	98	100.00			
338	Paint	125	75.00	2	150.00	1.20
339	Pianos	97	100.00	4	400.00	4.12
340	Railroad shops	133	100.00	3	800.00	2.26
341	Railroad shops	113	( <sup>1</sup> )	3	135.00	1.19
342	Railroad shops	482	50.00	4	200.00	.41
343	Railroad, steam (office only)	707	150.00	6	900.00	1.27
344	Railway, street	409	100.00	2	200.00	.49
345	Railway, street, and electric lighting	400	250.00			
346	Rubber goods	100	25.00	1	25.00	.25
347	Shade rollers	78	75.00	2	150.00	1.92
348	Tools, saws, etc.	596	100.00	9	900.00	1.51
349	Typewriters	107	100.00	1	100.00	.93
350	Wire and wire nails	661	100.00	4	400.00	.61
351	Agricultural implements	298	100.00 and 50.00	3	300.00	1.01
352	Agricultural implements	1,154	( <sup>2</sup> )	2	8,606.09	3.12
353	Agricultural implements	2,778	( <sup>3</sup> )	2	620.80	.22
354	Agricultural implements	2,404	100.00	23	2,300.00	.88
355	Brass goods, etc.	2,228	100.00	3	300.00	1.32
356	Brewery	267	50.00	5	250.00	1.10
357	Bridges, etc.	260	( <sup>4</sup> )			
358	Cars	200	100.00	5	500.00	1.73
359	Dry dock	201	( <sup>5</sup> )	1	429.00	2.13
360	Electric light	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )
361	Foundry	78	( <sup>8</sup> )			
362	Iron and steel, rolling mill, etc.	16,135	( <sup>9</sup> )	127	52,560.00	3.26
363	Iron and steel, rolling mill, etc.	351	( <sup>10</sup> )	2	200.00	.57
364	Iron and steel, rolling mill, etc.	574	( <sup>11</sup> )			
365	Iron and steel, rolling mill, furnaces, etc.	6,281	( <sup>12</sup> )	42	15,585.00	2.44
366	Lithographing	248	75.00	3	225.00	.91
367	Lithographing	99	25.00 to 10.00	1	25.00	.25
368	Locomotives	2,327	( <sup>13</sup> )	1	192.50	.08
369	Machinery	60	75.00	1	75.00	1.25

<sup>1</sup> One hundred dollars if a member 2 years; \$75, 1½ and under 2 years; \$50, 1 and under 1½ years; \$25, 6 months and under 1 year.

<sup>2</sup> Fifty cents per member.

<sup>3</sup> For death from accident on duty and occurring within 90 days; a sum equal to 52 weeks' wages, based on average wages for month immediately preceding accident.

<sup>4</sup> For death from accident on duty, and occurring within 90 days; a sum equal to usual weekly wages for 26 weeks, such sum not to exceed \$1,500.

<sup>5</sup> Death from accident on duty, 1 year's wages, not to exceed \$1,500, based on weekly wages at time of accident.

<sup>6</sup> For death from accident on duty, one-half of earnings for 26 weeks, paid weekly.

<sup>7</sup> Not shown, as fund was not 1 year old.

<sup>8</sup> For death from accident on duty: \$1,000 if employed in establishment 5 years and over; \$750 if employed under 5 years.

<sup>9</sup> First and second classes: \$1,000 for death from accident on duty; \$100 for death from sickness, and accident when not on duty; third class, \$50, for accident. Members under 45 years of age may by paying \$3 additional annual dues receive an increase of \$300 in death benefit.

<sup>10</sup> One hundred dollars if 50 years of age and under when admitted; \$75 if over 50 years of age when admitted.

<sup>11</sup> First class: \$100 for death from sickness and accident when not on duty; \$1,150 for death from accident on duty and occurring within 4 months; second class: \$67 for death from sickness and accident when not on duty; \$770 for death from accident on duty, and occurring within 4 months.

<sup>12</sup> For death from accident on duty and occurring within 90 days, a sum equal to one-half year's wages, not to exceed \$1,500.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
370	Mining, coal.....	508	( <sup>1</sup> )	4	\$400.00	\$0.80
371	Mining, coal.....	964	<sup>2</sup> \$100.00	4	400.00	.42
372	Mining, coal.....	452	<sup>2</sup> 100.00	1	100.00	.22
373	Mining, coal.....	1,646	( <sup>3</sup> )	15	2,200.01	1.34
374	Mining, coal.....	408	( <sup>4</sup> )	2	209.00	.49
375	Mining, coal.....	1,042	<sup>5</sup> \$75.00 and 37.50	10	712.50	.68
376	Mining, copper.....	( <sup>6</sup> )	<sup>7</sup> 500.00 and 250.00	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>10</sup> )
377	Mining, copper.....	1,008	<sup>11</sup> 300.00	2	<sup>12</sup> 510.00	<sup>13</sup> .51
378	Mining, copper.....	811	<sup>14</sup> 200.00	3	600.00	.74
379	Mining, copper.....	1,271	<sup>15</sup> 200.00	5	1,000.00	.79
380	Mining, iron ore.....	919	<sup>16</sup> 300.00	6	1,800.00	1.96
381	Mining, iron ore.....	2,088	<sup>17</sup> 500.00	9	4,500.00	2.16
382	Mining, iron ore.....	1,807	<sup>18</sup> 25.00	( <sup>19</sup> )	( <sup>20</sup> )	( <sup>21</sup> )
383	Printing, newspaper.....	162	<sup>22</sup> 50.00	3	135.00	.83
384	Pulleys.....	163	( <sup>23</sup> )	3	150.00	.92
385	Pulp.....	230	( <sup>24</sup> )	.....	.....	.....
386	Sawmill.....	914	( <sup>25</sup> )	.....	.....	.....
387	Carpets.....	184	40.00	1	40.00	.22
388	Cereals.....	283	( <sup>26</sup> )	9	2,512.00	8.88
389	Express company.....	702	200.00	12	2,400.00	3.42
390	Furniture.....	198	50.00	1	50.00	.25
391	Iron and steel, blast furnace.....	106	60.00	.....	.....	.....
392	Iron and steel, rolling mill, etc.....	99	100.00	1	100.00	1.01
393	Iron and steel, rolling mill, etc.....	124	( <sup>27</sup> )	.....	.....	.....
394	Iron and steel, rolling mill, etc.....	266	100.00	1	100.00	.38
395	Locomotives.....	1,826	75.00 and 30.00	11	780.00	.43
396	Mining, coal.....	41	50.00	1	50.00	1.22
397	Mining, coal.....	8,645	( <sup>28</sup> )	89	10,964.00	1.27
398	Mining, coal.....	120	<sup>29</sup> 75.00	.....	.....	.....
399	Mining, coal.....	54	100.00	.....	.....	.....
400	Mining, coal.....	293	200.00	3	600.00	2.05
401	Mining, coal.....	213	100.00 and 50.00	1	100.00	.47
402	Mining, coal.....	129	100.00 and 50.00	.....	.....	.....
403	Railway, street.....	1,085	( <sup>30</sup> )	6	3,808.00	3.57
404	Railway, street.....	297	100.00	1	100.00	.34
405	Railway, street.....	545	150.00	3	450.00	.83
406	Railway, street, and electric lighting.....	457	( <sup>31</sup> )	6	1,274.50	2.79
407	Railway, street, and electric lighting.....	139	( <sup>32</sup> )	3	411.00	2.96
408	Railway, street, and electric lighting.....	927	250.00	8	2,000.00	2.16
409	Rubber goods.....	80	100.00	.....	.....	.....
410	Store, department.....	2,311	50.00 to 25.00	3	150.00	.06
411	Stoves and ranges.....	122	75.00	2	150.00	1.23
412	Agricultural implements.....	144	50.00	2	100.00	.69
413	Collars, cuffs, and shirts.....	1,394	250.00	15	3,750.00	2.69
414	Cotton goods.....	1,011	75.00	23	1,725.00	1.71
415	Cotton goods.....	205	75.00	1	75.00	.37
416	Electric light and power.....	768	200.00	6	1,200.00	1.56
417	Gas.....	1,042	150.00	8	1,200.00	1.15
418	Gas and electric light.....	238	100.00	.....	.....	.....
419	Lime.....	607	<sup>33</sup> 50.00	.....	.....	.....
420	Railroad, steam (office only).....	733	( <sup>34</sup> )	13	4,787.50	6.53
421	Railway, street.....	1,891	50.00	4	200.00	.14

<sup>1</sup> For death from accident, \$100; from sickness, \$50.

<sup>2</sup> For death from sickness and accident on duty, or going to or from work.

<sup>3</sup> For death from sickness, \$100; from accident, \$400, \$200 of which is paid by establishment.

<sup>4</sup> For death from accident: First class, \$100; second class, \$40. From sickness, first class, \$50; second class, \$20, provided death occurs within six months of beginning of disability.

<sup>5</sup> If death occurs within 3 miles of association hall.

<sup>6</sup> Not reported.

<sup>7</sup> For death from accident on duty.

<sup>8</sup> Included in temporary disability benefit.

<sup>9</sup> One claim by monthly instalments not fully paid.

<sup>10</sup> And one-half of year's wages. For death from accident on duty.

<sup>11</sup> One hundred dollars when fund exceeds \$500.

<sup>12</sup> Fifty cents per member. For death from accident on duty.

<sup>13</sup> Funeral expenses. For death from accident on duty, and occurring within 3 months.

<sup>14</sup> One dollar per member.

<sup>15</sup> For death from accident, \$150; from sickness, \$100.

<sup>16</sup> Fifty cents per member.

<sup>17</sup> Forty dollars and \$1 per member.

TABLE V.—DEATH BENEFITS IN ESTABLISHMENT FUNDS—Concluded.

Fund number.	Industry.	Mean membership for year.	Death benefit.	Number of death benefits paid during year.	Amount paid during year.	
					Total.	Average per member of fund.
422	Railway, street.....	2,985	(1)	27	\$13,199.64	\$4.42
423	Silk.....	1,521		4	500.00	.33
424	Steamship employees.....	1,256	(2)	13	5,480.00	15.39
425	Cement.....	623		5	1,000.00	1.61
426	Enameled and stamped ware.....	254		10	1,000.00	2.52
427	Iron and steel, rolling mill, etc.....	775	(3)	5	500.00	.65
428	Iron and steel, rolling mill, etc.....	778	(4)	4	450.00	.58
429	Iron and steel, rolling mill, furnaces, etc.....	5,926		36	3,600.00	.61
430	Iron and steel, rolling mill, furnaces, etc.....	680	(5)	4	500.00	.74
431	Iron and steel, rolling mill, furnaces, etc.....	433		4	400.00	.92
432	Railway, street.....	295	(6)	5	750.00	2.54
433	Steamship employees.....	116		2	400.00	3.45
434	Carpets, etc.....	306		2	100.00	.33
435	Express company.....	308		4	400.30	1.30
436	Express company.....	804		13	1,625.00	2.02
437	Express company.....	1,425		20	3,000.00	2.11
438	Mining, coal.....	265		1	50.00	.19
439	Mining, coal.....	116		2	80.00	.69
440	Mining, coal.....	128				
441	Mining, coal.....	77				
442	Mining, coal.....	188		2	100.00	.53
443	Mining, coal.....	86		1	50.00	.58
444	Mining, coal.....	240	(11)	1	50.00	.20
445	Stoves and ranges.....	107	(12)	1	98.75	.92
446	Watch cases.....	662		10	5,000.00	7.55
447	Enameled and stamped ware.....	74				
448	Foundry.....	282	(13)	1	654.00	2.32
449	Iron and steel, rolling mill, etc.....	441	(14)	2	1,385.50	3.14
450	Iron and steel, rolling mill, furnaces, etc.....	146		1	150.00	1.03
451	Iron and steel, rolling mill, furnaces, etc.....	135		3	450.00	3.33
452	Mining, coal.....	798	* \$75.00 and 37.50	3	225.00	.28
453	Correspondence schools, etc.....	495	75.00 to 50.00	2	130.00	.26
454	Cotton goods.....	1,191		18	1,080.00	.91
455	Cotton goods.....	1,019		25	1,875.00	1.84
456	Cotton goods.....	676		13	650.00	.96
457	Machinery.....	1,879	(15)	22	2,200.00	1.17
458	Mining, coal.....	15,673	(16)	165	20,130.00	1.28

<sup>1</sup> Fifty cents per member, not to exceed \$500.

<sup>2</sup> One dollar per member.

<sup>3</sup> Highest class, \$75; second class, \$125 if unmarried, \$100 if married.

<sup>4</sup> One hundred and twenty-five dollars if unmarried, and under 50 years of age when admitted; \$100 if married, and 50 and under when admitted; \$75 if over 50 years of age when admitted.

<sup>5</sup> Two hundred dollars if a member 2 years and over, and under 50 years of age when admitted; \$150 if a member 1 and under 2 years, and under 50 years of age when admitted; \$100 if a member under 1 year, and under 50 years of age when admitted; \$150 if a member 2 years and over, and over 50 years of age when admitted; \$125 if a member 1 and under 2 years, and over 50 years of age when admitted; \$75 if a member under 1 year, and over 50 years of age when admitted.

<sup>6</sup> One hundred and fifty dollars, less \$50 if death benefit for wife has been paid.

<sup>7</sup> If member leaves no widow or child and does not designate a beneficiary, funeral expenses not to exceed \$150.

<sup>8</sup> Report for 3 months only.

<sup>9</sup> For death from accident on duty.

<sup>10</sup> Not paid if funds become exhausted on account of closing of establishment.

<sup>11</sup> Funeral expenses not to exceed \$50.

<sup>12</sup> Twenty-five cents per member, and 25 cents per member's wife and 25 cents per member's child insured in the fund.

<sup>13</sup> Fifty dollars and \$2 per member.

<sup>14</sup> Fifty dollars and \$1.50 per member.

<sup>15</sup> For death from accident on duty, \$1,000; not on duty or sickness, \$100.

<sup>16</sup> First class: For death from accident on duty, \$150, establishment contributing one half; not on duty, 100. Second class: For accident on duty, \$75, establishment contributing one half; not on duty \$50.

TABLE VI.—PERMANENT DISABILITY

[The mean membership is the average of the membership]

Fund number.	Industry.	Mean membership for year.	Members receiving permanent disability benefit.		Per cent of members receiving permanent disability benefit.		Amount paid during year.	
			In single lump sum during year.	On pension roll at end of year.	In single lump sum during year.	On pension roll at end of year.	Total.	Average per member of fund.
351	Agricultural implements.....	298	2	.....	0.7	.....	\$150.00	\$0.50
352	Agricultural implements.....	1,154	.....	.....	.....	.....	.....	.....
353	Agricultural implements.....	2,778	1	.....	.04	.....	390.00	.14
354	Agricultural implements.....	2,605	8	.....	.3	.....	285.00	.11
355	Brass goods, etc.....	228	.....	.....	.....	.....	.....	.....
356	Brewery.....	227	.....	.....	.....	.....	.....	.....
357	Bridges, etc.....	230	.....	.....	.....	.....	.....	.....
358	Cars.....	289	.....	.....	.....	.....	.....	.....
359	Dry docks.....	201	.....	.....	.....	.....	.....	.....
360	Electric light.....	( <sup>1</sup> )	.....	.....	.....	.....	.....	( <sup>1</sup> )
361	Foundry.....	78	.....	.....	.....	.....	.....	.....
362	Iron and steel, rolling mill, etc.....	16,135	41	.....	.3	.....	12,950	.80
363	Iron and steel, rolling mill, etc.....	351	.....	.....	.....	.....	.....	.....
364	Iron and steel, rolling mill, etc.....	574	1	.....	.2	.....	804.00	1.40
365	Iron and steel, rolling mill, furnaces, etc.	6,381	68	.....	1.1	.....	12,660.00	1.99
366	Lithographing.....	248	.....	.....	.....	.....	.....	.....
367	Lithographing.....	99	.....	.....	.....	.....	.....	.....
368	Locomotives.....	2,327	8	.....	.3	.....	655.45	.28
369	Machinery.....	60	.....	.....	.....	.....	.....	.....
370	Mining, coal.....	503	.....	.....	.....	.....	.....	.....
371	Mining, coal.....	954	.....	.....	.....	.....	.....	.....
372	Mining, coal.....	452	.....	.....	.....	.....	.....	.....

<sup>1</sup> Not shown, as fund is not one year old.

## BENEFITS IN ESTABLISHMENT FUNDS.

at the beginning and at the end of the year.]

Benefit payment.	Fund number.
For accident on duty: Highest class, \$75; second class, \$37.50.....	351
For accident on duty and occurring within 90 days: A sum equal to 52 weeks' wages, based on average wages for month immediately preceding accident, for loss of both hands, both feet, or both eyes, or for one hand and one foot; one-half of 52 weeks' wages for loss of one hand or one foot.	352
For accident on duty and occurring within 90 days: A sum equal to usual weekly wages for 26 weeks, such sum not to exceed \$1,500, for loss of both hands, both feet or both eyes, or for one hand and one foot; one-half of usual weekly wages for 26 weeks, not to exceed \$750, for loss of one hand or one foot.	353
\$400 for loss of both eyes, both feet, or both hands, or for one hand and one foot; \$200 for loss of leg above knee or arm above elbow; \$150 for loss of right hand; \$100 for loss of leg below knee, left arm below elbow, or one eye; \$75 for loss of left hand or either foot; \$50 for loss of thumb, first finger, or big toe; \$25 for loss of second, third, or fourth finger; \$20 for loss of thumb at first joint; first finger, at first or second joint; or big toe at first joint.	354
\$100, in lieu of death claim after two years of continued disability.....	355
\$5 per week for thirty weeks, from time disability becomes chronic, previous benefit not considered.	356
For accident on duty: One year's wages, based on weekly wages at time of accident, not to exceed \$1,500, for loss of both hands or both feet, or one hand and one foot, or both eyes; one-third of one year's wages for loss of one hand or one foot; one-eighth of one year's wages, not to exceed \$200, for loss of one eye.	357
\$3 per week for thirteen weeks each year, or \$150 lump sum in lieu of weekly payments; paid after period of temporary disability benefit for first year of disability has been exhausted.	358
For accident on duty: One-half of earnings for 26 weeks.....	359
A sum not to exceed one year's wages if disabled while in service of establishment.....	360
75 cents per member, after temporary disability benefit has been received for 13 weeks; or in lieu thereof \$5 per week for 13 weeks each year.	361
For accident on duty or going to or from work: \$500 for loss of hand or foot; \$250 for loss of all fingers above knuckles, or thumb and first three fingers at or above knuckles; \$200 for loss of first three fingers at or above knuckles, or foot through instep, or for one eye; \$100 for loss of thumb at middle or carpal bone; \$1,000 for total blindness.	362
\$50 for loss of one hand, one arm, one foot, one leg, or one eye; \$100 for loss of both hands, both arms, both feet, both legs, or both eyes.	363
For accident: \$1 per member, after period of temporary disability benefit has been exhausted....	364
For accident on duty or going to or from work: Highest class, \$600 for loss of one hand or one foot; at or between wrist or ankle and junction of middle third of forearm or leg; \$725 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$850 for loss of one arm or one leg at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$300 for loss of one eye, or \$1,000 for total blindness. Second class, \$400 for loss of one hand or one foot at or between wrist or ankle and junction of upper and middle third of forearm or leg; \$483.33 for loss of one arm or one leg at or between junction of upper and middle third of forearm or leg and junction of lower and middle third of arm or thigh; \$566.66 for loss of one arm or one leg, at or between junction of lower and middle third of arm or thigh and shoulder or hip; \$200 for loss of one eye; \$670 for total blindness. The board of directors may pay, not to exceed \$600 to members of the highest class and \$400 to members of the second class, for injuries other than those specified above. The above benefits shall not be cumulative.	365
\$75, paid after temporary disability benefit for 13 weeks has been received.....	366
For accident on duty: Highest class, \$5 per week for 26 weeks, and an additional lump sum of \$50 for loss of one hand or one foot; \$10 for loss of one finger; \$5 for partial loss of one finger; \$100 for loss of both eyes; \$25 for loss of one eye. Second class, \$3 per week for 26 weeks and an additional lump sum of \$30 for loss of one hand or one foot; \$6 for loss of one finger; \$3 for partial loss of one finger; \$60 for loss of both eyes; \$15 for loss of one eye. Third class, \$2 per week for 26 weeks, and an additional lump sum of \$20 for loss of one hand or one foot; \$4 for loss of one finger; \$2 for partial loss of one finger; \$40 for loss of both eyes; \$10 for loss of one eye.	367
For accident on duty: A sum equal to one-half year's wages, not to exceed \$1,500, for loss of both hands, both feet, or both eyes, or for one hand and one foot, one-sixth of one year's wages, not to exceed \$500, for loss of one hand or one foot; one-sixth of one year's wages, not to exceed \$200, for loss of one eye.	368
\$2 per week for 13 weeks; paid for second year of disability, after period for temporary disability benefit for first year has been exhausted; thereafter, \$15 per annum.	369
For accident on duty or going to or from work: \$100 for loss of one or both eyes, both limbs, or any other permanent disability, after period of temporary disability benefit has been exhausted.	370
For accident on duty or going to or from work: \$100 for loss of a limb or limbs, both eyes, or from any other disability which totally disables beneficiary from following regular vocation.	371
For accident on duty or going to or from work: \$100 for loss of a limb or limbs, both eyes, or from any other disability which totally disables beneficiary from following regular vocation.	372

TABLE VI.—PERMANENT DISABILITY BENE-

Fund number.	Industry.	Mean membership for year.	Members receiving permanent disability benefit.		Per cent of members receiving permanent disability benefit.		Amount paid during year.	
			In single lump sum during year.	On pension roll at end of year.	In single lump sum during year.	On pension roll at end of year.	Total.	Average per member of fund.
373	Mining, coal.....	1,646						
374	Mining, coal.....	408						
375	Mining, coal.....	1,042						
376	Mining, copper.....	( <sup>1</sup> )	( <sup>1</sup> )				( <sup>1</sup> )	( <sup>1</sup> )
377	Mining, copper.....	1,008	3		.3		\$550.00	\$0.55
378	Mining, copper.....	811						
379	Mining, copper.....	1,271						
380	Mining, iron ore.....	919	1		.1		\$0.00	.10
381	Mining, iron ore.....	2,088	5		.2		1,166.65	.56
382	Mining, iron ore.....	1,807	( <sup>1</sup> )				( <sup>1</sup> )	( <sup>1</sup> )
383	Printing, newspaper.....	162						
384	Pulleys.....	163						
385	Pulp.....	230	4		1.7		240.00	1.04
386	Sawmill.....	914	38		4.2		5,299.50	5.79
425	Cement.....	623	1		.2		50.00	.08
426	Enameled and stamped ware.....	354						
427	Iron and steel, rolling mill, etc.....	775	1		.1		50.00	.06
428	Iron and steel, rolling mill, etc.....	778	1		.1		50.00	.06
429	Iron and steel, rolling mill, furnaces, etc.....	5,926	6		.1		325.00	.05
430	Iron and steel, rolling mill, furnaces, etc.....	680	1		.1		50.00	.07
431	Iron and steel, rolling mill, furnaces, etc.....	433						
432	Railway, street.....	295						
433	Steamship employees.....	116		4		3.4	1,218.00	10.50
447	Enameled and stamped ware.....	74						
448	Foundry.....	282						
449	Iron and steel, rolling mill, etc.....	441						
450	Iron and steel, rolling mill, furnaces, etc.....	146						
451	Iron and steel, rolling mill, furnaces, etc.....	135						
452	Mining, coal.....	798						
457	Machinery.....	1,879						

<sup>1</sup> Not reported.<sup>2</sup> Included in temporary disability benefit.

## FITS IN ESTABLISHMENT FUNDS—Continued.

Benefit payment.	Fund number.
For accident on duty: \$75, in addition to temporary disability benefit for loss of limb. Also paid \$75 by establishment. Managing board may grant \$75 additional for artificial limb.	373
For accident on duty: Highest class, \$125 for loss of limb, and further sum of \$75 to pay for an artificial limb, if deemed necessary by managing board. Second class, \$50, and a further sum of \$30 to pay for an artificial limb, if deemed necessary by managing board.	374
For accident within 3 miles of association hall: Highest class, 50 cents per member, and second class, 25 cents per member; paid after temporary disability benefit for one year has been received.	375
For accident on duty: Highest class, \$500, and second class, \$250, when totally blind or when so crippled in limb as to be wholly and permanently disabled; highest class, \$300, and second class, \$150, when wholly crippled in one limb, or when disability is partial and permanent.	376
For accident on duty: \$200, or if only partially disabled, such compensation as managing board may determine; paid after temporary disability benefit for 6 months has been received.	377
For accident on duty: \$200, or if only partially disabled, such compensation as managing board may determine; paid after temporary disability benefit for 6 months has been received.	378
For accident on duty: \$200, or if only partially disabled, such compensation as managing board may determine; paid after temporary disability benefit for 6 months has been received.	379
For accident on duty: \$240, less amount received as temporary disability benefit for same accident.	380
For accident on duty: \$166.66 for loss of one arm, one leg, or one eye; \$500 for both arms, both legs, or both eyes.	381
For accident on duty: One-fourth of estimated year's wages for loss of one eye, one hand, or one foot; one-half of estimated year's wages for loss of both eyes, both hands, or both feet.	382
\$25; paid only after temporary disability benefit for maximum period, 2 years in succession, has been received.	383
\$25; paid after period for temporary disability benefit has been exhausted.	384
For accident on duty: Amount based on financial condition of fund; not to exceed \$60.	385
For accident on duty: One-fourth of one year's wages for loss of one eye, one hand, or one foot; one-half of one year's wages for loss of both eyes, both hands, or both feet, or one hand and one eye or one foot and one eye.	386
For accident: For total disability or loss of both eyes, \$200; for loss of one leg, one arm, or one hand, \$100; for loss of one eye, \$50; paid in addition to temporary disability benefit.	425
\$100; paid in addition to temporary disability benefit.	426
For accident, provided death does not occur within one month: For loss of one hand, one arm, one foot, one leg, or one eye, \$50; for loss of both hands, both arms, both feet, both legs, or both eyes, \$100; paid in addition to temporary disability benefit.	427
Provided death does not occur within one month: For loss of one hand, one arm, one foot, one leg, or one eye, \$50; for loss of both hands, both arms, both feet, both legs, or both eyes, \$100; paid in addition to temporary disability benefit.	428
\$50 for loss of one hand, one eye, one foot, or 3 or more toes; \$75 for loss of arm above wrist joint; \$100 for loss of leg above ankle, both hands or both feet, or toes on both feet; \$200 for loss of both legs above ankle, both arms above wrist joint, or both eyes; paid in addition to temporary disability benefit.	429
Provided death does not occur within one month: For loss of one eye, one hand, or one foot, \$50; for loss of both eyes, both hands, or both feet, \$100; paid in addition to temporary disability benefit.	430
For accident, provided death does not occur within one month: \$100 for loss of both hands, both arms, both feet, both legs, or both eyes; \$50 for loss of one hand, one arm, one foot, one leg, or one eye.	431
First period, \$6 per week for 15 weeks in first year; second period, \$3 per week for 15 weeks in each year thereafter; or, \$6 per week for 15 weeks for the first year, and lump sum of \$150 at the expiration of the first year, less \$50 if death benefit for wife has been paid.	432
First period, \$8 per week for 37½ weeks, less the number of weeks for which temporary disability benefit may have been paid at the rate of \$8 per week; second period, \$6 per week during rest of life. If \$300 temporary disability benefit has been paid there is only one period at a weekly rate of \$6.	433
For accident: \$1 per member; paid in addition to temporary disability benefit.	447
For accident: \$2.50 per member; paid in addition to temporary disability benefit.	448
For accident: \$2.50 per member; paid in addition to temporary disability benefit.	449
\$50.	450
For accident: \$1 per member; paid in addition to temporary disability benefit.	451
For accident on duty: Highest class, for loss of both eyes, \$200; one eye, \$100; hand or limb, \$75. Second class, for loss of both eyes, \$100; one eye, \$50; hand or limb, \$37.50. Paid in addition to temporary disability benefit.	452
For accident on duty: For loss of one hand or one foot, \$500; one eye, \$200; total blindness, or other total disability, \$1,000.	457



TABLE VI.—PERMANENT DISABILITY BENE-

Fund number.	Industry.	Mean membership for year.	Members receiving permanent disability benefit.		Per cent of members receiving permanent disability benefit.		Amount paid during year.	
			In single lump sum during year.	On pension roll at end of year.	In single lump sum during year.	On pension roll at end of year.	Total.	Average per member of fund.
458	Mining, coal.....	15,673						
461	Woolen goods.....	113		4			\$650.13	( <sup>1</sup> )

<sup>1</sup> Pensioners, including superannuation.<sup>1</sup> Not reported.

## FITS IN ESTABLISHMENT FUNDS—Concluded.

Benefit payment.	Fund number.
<p>For accident on duty: Highest class, \$280, and second class, \$140, and artificial limbs if necessary, for very serious accident entailing maximum expenses, less amount of temporary benefit paid for same accident, establishment contributing one-half; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912 \$10 per month will be paid in addition to the lump sum. Highest class, \$210, and second class, \$105, and artificial limbs, if necessary, for less serious accident not entailing maximum expenses, less amount of temporary benefit paid for same accident, establishment contributing one-third; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912 \$10 per month will be paid in addition to lump sum. Highest class, \$140, and second class, \$70, and artificial limbs if necessary, for minor accidents entailing little or no expense, less amount of temporary benefit paid for same accident; establishment pays all when accident is sustained in rescue work at request of establishment officials; after 1912 \$10 per month will be paid in addition to lump sum.</p>	458
<p>Pensions, paid by establishment, based on average wages for 10 years next preceding retirement; one per cent of average for each year's service of 15 and under 35 years; fifty per cent per year of average for service of 35 years and over; not to exceed \$500 per year; paid monthly till death.</p>	461

TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISH-

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
1	Abrasives.....	530	20	550	276	19	295	175	2	177
2	Agricultural implements.....	234	6	240	192		192	30		30
3	Agricultural implements.....	1,062		1,062	455		455	7		7
4	Air brakes.....	3,989	40	4,029	2,922		2,922	2,513		2,513
5	Automobiles, etc.....	1,500		1,500	600		600	450		450
6	Baking powder.....	39	54	93	37	31	68	1	4	5
7	Barbers' supplies, manufacturing and wholesale.	260	13	273	167	2	169	83	8	91
8	Billiard tables, etc.....	1,540		1,540	1,360		1,360	503		503
9	Boxes and baskets.....	170	40	210	86		86	20		20
10	Brass foundry.....	920		920	256		256	105		105
11	Brass goods, etc.....	327	17	344	35		35	2		2
12	Brass goods, etc.....	944		944	932		932	175		175
13	Brewery.....	235		235	46		46	1		1
14	Brewery.....	152		152	66		66	5		5
15	Bridges.....	102		102	65		65	5		5
16	Bridges.....	348		348	180		180	65		65
17	Bridges.....	157		157	127		127	(*)		(*)
18	Brushes.....	178	25	203	72		72	1		1
19	Carpets and curtains.....	188	82	270	225	97	322	40	6	46
20	Carpet sweepers.....	305	50	355	112	12	124	20	3	23
21	Carriages and wagons.....	650	100	750	205	3	208	14		14
22	Carriages and wagons.....	700	4	704	465	4	469	20		20
23	Carriages and wagons.....	710		710	234		234	52		52
24	Cars.....	350		350	82		82	37		37
25	Cartridges.....	858	1,342	2,200	374		374	76		76
26	Car wheels, etc.....	374	1	375	170		170	25		25
27	Cash registers.....	4,060	450	4,500	865	460	1,325	887	38	925
28	Celluloid goods.....	900	400	1,300	295		295	15		15
29	Cereals.....	319	159	478	114		114	97		97
30	Cereals.....	128	140	268	82	96	177	23	50	78
31	Chemicals, etc.....	350		350	127		127	1		1
32	Chemicals, etc.....	390		390	169		169	56		56
33	China ware, etc.....	175	10	185	75		75	18		18
34	Chocolate.....	400	425	825	310		310	50		50
35	Coffins.....	94	19	113	71		71	4		4
36	Cooperage.....	125		125	71		71	12		12
37	Cotton goods.....	1,419	637	2,066	93	10	103	2	1	3
38	Cotton goods.....	340		340	56		56	32		32
39	Cotton, spool.....	1,000	1,200	2,200	53		53	10		10
40	Cotton, spool.....	292	671	963	135	179	314	(*)	(*)	(*)
41	Cotton, spool.....	370	620	990	112	222	334	(*)	(*)	(*)
42	Cotton, spool.....	552	945	1,497	160	243	403	(*)	(*)	(*)
43	Cotton wadding and waste.....	198	135	333	72	5	77	2		2
44	Dry docks, etc.....	1,237		1,237	193		193	19		19
45	Electrical apparatus, etc.....	8,000	2,500	10,500	2,091	500	2,591	967	200	1,167
46	Electrical apparatus, etc.....	13,991	1,015	15,006	327	2	329	27		27
47	Electrical apparatus, etc.....	1,040	30	1,070	400	12	412	290		290
48	Electrical apparatus, etc.....	7,500		7,500	1,521		1,521	180		180
49	Electrical apparatus, etc.....	1,050	100	1,150	472	33	505	22	1	23
50	Electric light and power.....	395		395	230		230	47		47
51	Electric power.....	170		170	143		143	19		19
52	Enameled and stamped ware.....	1,410	90	1,500	209		209	10		10
53	Express company.....	750		750	310		310	85		85
54	Express company.....	3,000		3,000	549		549	161		161
55	Express company.....	4,030		4,030	805		805	108		108
56	Firearms.....	787	6	793	450		450	116		116
57	Fire brick, etc.....	61		61	55		55	6		6
58	Flour.....	738	12	750	184		184	41		41
59	Fur goods, manufacturing, wholesale and retail.	180	332	512	148	262	410	34	62	96

\* Suspended from establishment.

\* Expelled.

\* Not reported.

\* Including number lost through voluntary withdrawal from establishment, withdrawal from fund, but not from establishment, and nonpayment of dues or assessments.

\* Included in number lost through discharge from establishment.

\* Including number lost through withdrawal from fund, but not from establishment, and nonpayment of dues or assessments.

## MENT AND MEMBERSHIP OF ESTABLISHMENT FUNDS.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Females.	Total.	Males.	Females.	Total.									
144	1	145	307	20	327	38	105			2			1	
77		77	145		145		50	26		1			2	
42		42	420		420		39			3			3	
2,278		2,278	3,157		3,157	456	1,341	3	456	22			4	
200		200	850		850	141	10	25	20	4			5	
1	4	5	37	31	68		5						6	
46	4	50	204	6	210		47	3					7	
428		428	1,435		1,435	320	104			4			8	
9		9	97		97		1		7	1			9	
66		66	295		295	18	12	3	8			1 25	10	
1		1	36		36		1						11	
163		163	944		944	10	150			3			12	
3		3	44		44			2				1	13	
5		5	66		66		4			1			14	
7		7	63		63		1	6					15	
104		104	141		141	28	76						16	
(*)		(*)	157		157	(*)	(*)			1			17	
3		3	70		70		1		1	1			18	
60	2	62	205	101	306		19	2	57	3			19	
19	3	22	113	12	125	3							20	
179		179	40	3	43	177	(*)	(*)	(*)	2			21	
30		30	455	4	459		25			5			22	
68		68	218		218	18	42		8				23	
15		15	104		104		4	8	3				24	
50		50	400		400		44	(?)	(?)	6			25	
10		10	185		185	2	7			1			26	
852	198	1,050	900	300	1,200	65			16	5		964	27	
18		18	292		292		11		2	5			28	
21		21	190		190		21						29	
18	51	69	87	94	181	3	60	5		1			30	
29		29	99		99		25			4			31	
49		49	176		176	35	11			3			32	
19		19	74		74				9				33	
11		11	249		249	5			2	4			34	
5		5	70		70					1			35	
20		20	63		63			1	18	1			36	
26	5	31	69	6	75		30			1			37	
7		7	81		81	2	4			1			38	
5		5	58		58				5				39	
(*)	(*)	(*)	142	193	335	(*)	(*)	(*)	(*)	1			40	
(*)	(*)	(*)	121	254	375	(*)	(*)	(*)	(*)	2			41	
(*)	(*)	(*)	146	240	386	(*)	(*)	(*)	(*)	1			42	
9	1	10	65	4	69		7			3			43	
7		7	205		205				5	2			44	
618	150	768	2,440	550	2,990	710	(*)		39	19			45	
15		15	339	2	341				10	5			46	
371		371	819	12	331	171	103		97				47	
451		451	1,250		1,250	150	143	50	100	8			48	
31		31	463	34	497	26			2	3			49	
31		31	246		246		27			4			50	
22		22	140		140		21			1			51	
8		8	211		211				3	5			52	
75		75	320		320		69		5	1			53	
74		74	636		636	(10)	(10)	(10)	1171	3			54	
103		103	810		810	38	47		12	6			55	
12		12	554		554		7			5			56	
6		6	55		55		6						57	
49		49	176		176		48			1			58	
35	71	106	147	253	400	83	22			1			59	

\* Included in number lost through voluntary withdrawal from establishment.

\* Suspended.

\* Including number lost through voluntary withdrawal from establishment.

\* Included in number lost through nonpayment of dues or assessments.

\* Including number lost through discharge from establishment, voluntary withdrawal from establishment, and withdrawal from fund, but not from establishment.

TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
60	Furniture.....	350	.....	350	74	.....	74	3	.....	3
61	Furniture.....	400	20	420	178	1	179	49	.....	49
62	Furniture.....	241	23	264	126	.....	126	12	.....	12
63	Furniture.....	325	.....	325	90	.....	90	27	.....	27
64	Furniture.....	625	.....	625	178	.....	178	10	.....	10
65	Gas.....	4,799	98	4,897	2,060	.....	2,060	311	.....	311
66	Glassware.....	480	.....	480	75	.....	75	110	.....	110
67	Hardware, etc.....	2,975	241	3,216	1,077	87	1,164	(*)	(*)	(*)
68	Hardware, vehicle.....	499	47	546	750	.....	750	178	.....	178
69	Harness.....	45	.....	45	31	.....	31	9	.....	9
70	Hats.....	2,200	500	2,700	69	.....	69	19	.....	19
71	Hats.....	3,720	580	4,300	3,300	500	3,800	500	100	600
72	Heating apparatus.....	720	.....	720	303	.....	303	185	.....	185
73	Hosiery.....	738	759	1,497	(*)	(*)	(*)	(*)	(*)	(*)
74	Hotel.....	115	10	125	62	.....	62	10	.....	10
75	Iron and steel, forgings.....	348	2	350	260	.....	260	25	.....	25
76	Iron and steel, rolling mill, etc.....	3,925	.....	3,925	3,758	.....	3,758	(*)	.....	(*)
77	Iron and steel, rolling mill, etc.....	399	6	405	264	6	270	50	.....	50
78	Iron and steel, rolling mill, etc.....	1,050	.....	1,050	308	.....	308	103	.....	103
79	Iron and steel, rolling mill, etc.....	1,050	.....	1,050	69	.....	69	10	.....	10
80	Iron and steel, rolling mill, etc.....	492	.....	492	145	.....	145	.....	.....	.....
81	Iron and steel, rolling mill, etc.....	500	.....	500	183	.....	183	100	.....	100
82	Iron and steel, rolling mill, etc.....	350	.....	350	97	.....	97	11	.....	11
83	Jewelry.....	145	70	215	81	16	97	28	1	29
84	Knit goods.....	150	300	450	50	104	154	5	10	15
85	Leather.....	227	9	236	445	.....	445	(*)	(*)	(*)
86	Leather.....	144	.....	144	72	.....	72	22	.....	22
87	Leather belting.....	140	.....	140	80	.....	80	.....	.....	.....
88	Lithographing.....	149	19	168	101	.....	101	4	.....	4
89	Lithographing.....	87	3	90	69	.....	69	11	.....	11
90	Locomotives.....	1,600	.....	1,600	214	.....	214	248	.....	248
91	Locomotives.....	5,306	23	5,329	3,333	.....	3,333	826	.....	826
92	Locomotives.....	1,250	.....	1,250	109	.....	109	21	.....	21
93	Locomotives.....	1,500	.....	1,500	192	.....	192	151	.....	151
94	Looms.....	475	.....	475	185	.....	185	16	.....	16
95	Looms.....	1,336	.....	1,336	382	.....	382	40	.....	40
96	Machinery.....	5,047	20	5,067	1,612	20	1,632	425	.....	425
97	Machinery.....	496	4	500	121	.....	121	24	.....	24
98	Machinery.....	150	.....	150	80	.....	80	35	.....	35
99	Machinery.....	2,200	.....	2,200	1,252	.....	1,252	849	.....	849
100	Machinery.....	158	12	170	115	10	125	26	.....	26
101	Machinery.....	605	.....	605	281	.....	281	101	.....	101
102	Machinery.....	300	.....	300	122	.....	122	13	.....	13
103	Machinery.....	1,200	.....	1,200	(*)	.....	(*)	(*)	.....	(*)
104	Machinery.....	185	.....	185	178	.....	178	19	.....	19
105	Machinery.....	1,850	.....	1,850	278	.....	278	69	.....	69
106	Machinery.....	2,200	.....	2,200	540	.....	540	225	.....	225
107	Machinery and tools.....	1,855	.....	1,855	1,897	.....	1,897	(*)	.....	(*)
108	Machinery and tools.....	833	6	839	71	.....	71	.....	.....	.....
109	Machinery and tools.....	2,463	112	2,575	478	5	483	1,374	37	1,411
110	Machinery and tools.....	2,728	9	2,737	633	5	638	245	.....	245
111	Machine shop.....	365	.....	365	(*)	.....	(*)	193	.....	193
112	Machine shop.....	6,725	375	7,100	57	.....	57	11	.....	11
113	Machine shop and foundry.....	440	.....	440	394	.....	394	68	.....	68
114	Malted milk.....	173	72	245	99	.....	99	40	.....	40
115	Marble quarries.....	3,300	.....	3,300	3,250	.....	3,250	650	.....	650
116	Mining, coal.....	1,850	.....	1,850	1,620	.....	1,620	250	.....	250
117	Mining, coal.....	800	.....	800	232	.....	232	20	.....	20
118	Mining, coal.....	1,200	.....	1,200	114	.....	114	56	.....	56
119	Mining, coal.....	97	.....	97	74	.....	74	48	.....	48
120	Mining, coal.....	2,200	.....	2,200	809	.....	809	201	.....	201
121	Mining, coal.....	4,000	.....	4,000	1,201	.....	1,201	707	.....	707

<sup>1</sup> Included in number lost through nonpayment of dues or assessments.

<sup>2</sup> Including number lost through discharge from establishment, voluntary withdrawal from establishment, and withdrawal from fund, but not from establishment.

<sup>3</sup> Not reported.

<sup>4</sup> On account of strike.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Fe-males.	Total.	Males.	Fe-males.	Total.									
7		7	70		70		4	3					60	
79		79	148		148		79						61	
45		45	93	1	93	35	5	5					62	
28		28	89		89	8	19	1					63	
20		20	168		168	2	12		2	1			64	
203		203	2,168		2,168	(1)	(1)	(1)	*173	30			65	
40		40	145		145	26	8		5	1			66	
(*)	(*)	(*)	1,303	106	1,409	(*)	(*)	(*)		2			67	
445		445	483		483	350	38			7			68	
10		10	30		30		10						69	
24		24	64		64		21		3				70	
80	20	100	3,720	580	4,300	25	55			20			71	
115		115	373		373	20	35	10	48	2			72	
(*)	(*)	(*)	253	374	627	(*)	(*)	(*)	(*)	(*)			73	
2		2	70		70	2							74	
10		10	275		275		8			2			75	
(*)	(*)	(*)	3,925		3,925	(*)	(*)			14			76	
20		20	294	6	300	11	6			3			77	
52		52	359		359			1	48	3			78	
			79		79								79	
15		15	130		130		4		8	3			80	
73		73	210		210		73						81	
48		48	60		60		47			1			82	
53	9	62	56	8	64	(1)	(1)	(1)	*61	1			83	
11	25	36	44	89	133		30	5		1			84	
(*)	(*)	(*)	206		206	(*)	(*)	(*)		1			85	
6		6	88		88		2		4				86	
10		10	70		70		9			1			87	
12		12	93		93		11			1			88	
8		8	72		72				7	1			89	
97		97	365		365				93	4			90	
112		112	4,047		4,047		97			15			91	
34		34	96		96				32	2			92	
40		40	303		303				38	2			93	
6		6	195		195		4			2			94	
96		96	326		326	10	83	1		2			95	
486		486	1,551	20	1,571	352	113			21			96	
28		28	117		117		28						97	
34		34	81		81		32	2					98	
487		487	1,614		1,614				479	8			99	
43		43	98	10	108	41	2						100	
220		220	142		142		20			2			101	
37		37	98		98		32		5			198	102	
(*)	(*)	(*)	328		328	(*)	(*)	(*)	(*)	(*)			103	
12		12	185		185	5	7						104	
57		57	290		290	28	24		5				105	
165		165	600		600		161			4			106	
(*)	(*)	(*)	1,855		1,855	(*)	(*)			15			107	
3		3	68		68				3				108	
385	26	411	1,467	16	1,483	406	(*)	1		4			109	
91	1	92	787	4	791		90			2			110	
10		10	83		83		4		6				111	
6		6	62		62				6				112	
42		42	420		420	11	28			3			113	
51		51	88		88	40	11						114	
600		600	3,300		3,300	500	93			7			115	
20		20	1,850		1,850		15			5			116	
2		2	250		250					2			117	
			170		170								118	
27		27	93		93		27						119	
350		350	660		660	25	50	272		3			120	
200		200	1,708		1,708	150	40			10			121	

\* Including number lost through voluntary withdrawal from establishment.

\* Including number lost through discharge from establishment.

\* Including charter members.

\* Charter members.

TABLE VIII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Fe-males.	Total.	Males.	Fe-males.	Total.	Males.	Fe-males.	Total.
122	Mining, coal.....	10,000	.....	10,000	1,208	.....	1,208	900	.....	900
123	Mining, coal.....	215	.....	215	182	.....	182	9	.....	9
124	Mining, coal.....	120	.....	120	134	.....	134	.....	.....	.....
125	Mining, coal.....	1,039	.....	1,039	287	.....	287	193	.....	193
126	Mining, coal.....	240	.....	240	240	.....	240	172	.....	172
127	Mining, coal.....	17,349	.....	17,349	6,072	.....	6,072	( <sup>1</sup> )	.....	( <sup>1</sup> )
128	Mining, coal.....	29,000	.....	29,000	25,723	.....	25,723	2,972	.....	2,972
129	Mining, coal.....	6,638	.....	6,638	6,500	.....	6,500	3,500	.....	3,500
130	Mining, zinc.....	498	.....	498	85	.....	85	7	.....	7
131	Navy yard, United States.....	2,950	35	2,985	371	.....	371	177	.....	177
132	Oil, refining.....	1,675	27	1,702	291	.....	291	73	.....	73
133	Optical goods.....	220	85	315	126	6	132	26	.....	27
134	Optical goods.....	950	700	1,650	542	271	813	128	64	192
135	Paint and varnish.....	375	135	510	241	60	301	238	59	297
136	Paint and varnish.....	900	100	1,000	332	14	346	15	.....	15
137	Paper.....	433	45	478	228	25	253	65	10	75
138	Paper.....	150	335	485	66	.....	66	16	.....	16
139	Paper and pulp.....	349	28	377	367	29	396	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
140	Paper and pulp.....	156	.....	156	140	.....	140	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
141	Paper and pulp.....	875	106	981	748	50	798	410	150	560
142	Paper and pulp.....	1,080	120	1,200	608	30	638	87	10	97
143	Paper and pulp.....	151	.....	151	147	.....	147	20	.....	20
144	Paper, building, etc.....	311	38	349	60	.....	60	6	.....	6
145	Paper, cardboard.....	368	249	617	72	24	96	1	.....	1
146	Paper, cardboard, etc.....	890	160	1,050	546	126	672	451	41	492
147	Pencils.....	350	425	775	96	110	206	29	39	68
148	Pickles, etc.....	1,200	900	2,100	69	60	129	41	44	85
149	Plumbers' supplies.....	843	64	907	480	3	483	400	.....	400
150	Pottery, china, etc.....	103	12	115	43	.....	43	11	.....	11
151	Pottery, china, etc.....	230	130	360	90	.....	90	6	.....	6
152	Pottery, china, etc.....	193	203	396	142	12	154	22	3	25
153	Pottery, china, etc.....	275	10	285	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	10 74	.....	10 74
154	Pottery, china, etc.....	700	350	1,050	51	.....	51	102	.....	102
155	Pottery, china, etc.....	75	35	110	38	.....	38	13	.....	13
156	Pottery, china, etc.....	114	46	160	28	.....	28	13	.....	13
157	Pottery, china, etc.....	636	230	866	74	.....	74	4	.....	4
158	Pottery, sanitary.....	125	25	150	55	.....	55	8	.....	8
159	Pottery, sanitary.....	106	6	112	79	.....	79	.....	.....	.....
160	Pottery, sanitary.....	135	.....	135	74	.....	74	24	.....	24
161	Pottery, sanitary, etc.....	190	.....	190	27	.....	27	3	.....	3
162	Pottery, sanitary, etc.....	190	.....	190	58	.....	58	12	.....	12
163	Printing and binding.....	496	592	1,088	53	.....	53	1	.....	1
164	Printing and binding.....	487	612	1,099	69	.....	69	.....	.....	.....
165	Printing and binding.....	222	137	359	100	.....	100	3	.....	3
166	Printing and binding.....	222	137	359	78	.....	78	2	.....	2
167	Printing and binding.....	146	210	356	82	118	200	69	81	150
168	Printing and binding.....	207	91	298	95	.....	95	4	.....	4
169	Printing and binding.....	275	50	325	83	17	100	17	1	12
170	Printing and binding.....	537	342	879	201	.....	201	7	.....	7
171	Printing and binding.....	361	118	479	124	40	164	7	3	10
172	Printing, newspaper.....	300	350	650	157	70	227	9	4	13
173	Printing, newspaper.....	155	20	175	131	18	149	12	2	14
174	Printing, newspaper.....	725	25	750	144	6	150	5	.....	5
175	Printing, newspaper.....	700	150	850	129	2	131	10	.....	10
176	Printing, newspaper.....	725	25	750	242	.....	242	22	.....	22
177	Printing, newspaper.....	140	11	151	81	.....	81	4	.....	4
178	Printing, newspaper.....	725	25	750	149	.....	149	2	.....	2
179	Railroad shops.....	410	.....	410	175	.....	175	10	.....	10
180	Railroad shops.....	950	.....	950	562	.....	562	61	.....	61
181	Railroad shops.....	1,500	.....	1,500	500	.....	500	90	.....	90
182	Railroad shops.....	400	.....	400	94	.....	94	28	.....	28
183	Railroad shops.....	305	.....	305	94	.....	94	8	.....	8
184	Railroad, steam (office only).....	( <sup>1</sup> )	( <sup>1</sup> )	30,250	55	.....	55	3	.....	3

<sup>1</sup> Not reported.<sup>2</sup> Included in number lost through voluntary withdrawal from establishment.<sup>3</sup> Including number lost through discharge from establishment.<sup>4</sup> Expelled.<sup>5</sup> Including number lost through voluntary withdrawal from establishment.<sup>6</sup> Included in number lost through discharge from establishment.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Dis-charge from estab-lish-ment.	Volun-tary with-drawal from estab-lish-ment.	With-drawal from fund, but not from estab-lish-ment.	Non-pay-ment of dues or as-sess-ments.	Death.	Retire-ment on total disab-ility or super-annu-ation.	Other rea-sons.		
Males.	Fe-males.	Total.	Males.	Fe-males.	Total.									
233		233	1,875		1,875	200	21			12			122	
1		1	190		190		14			1			123	
14		14	120		120					4			124	
220		220	260		260				216	1			125	
172		172	240		240	12	159			4			126	
(1)		(1)	6,390		6,390	(1)	(1)	(1)		29			127	
1,110		1,110	27,585		27,585	1,005		5		100			128	
3,362		3,362	6,638		6,638	(1)	3,346			16			129	
2		2	90		90		1		1				130	
99		99	449		449				91	7		41	131	
44		44	320		320	4	28	11		1			132	
13	2	15	139	5	144		13			2			133	
91	45	136	579	290	869	43	86			7			134	
191	48	239	288	71	359	44	194			1			135	
49		49	298	14	312		49						136	
52	8	60	241	27	268	52	4	4					137	
19		19	63		63		19						138	
(1)	(1)	(1)	349	28	377	(1)				1			139	
(1)		(1)	156		156	(1)	(1)						140	
308	94	402	850	106	956	100	300			1	1		141	
50	6	56	645	34	679	30		4	10	12			142	
13		16	151		151	8	7			1			143	
20		20	46		46		20						144	
1		1	72	24	96					1			145	
418	36	454	579	131	710	28	423			3			146	
18	40	58	107	109	216	1	42	1	10	4			147	
20	20	40	90	84	174	* 25	(*)	* 15	(*)				148	
285		285	595	3	598	62	50	50	122	1			149	
7		7	47		47		7						150	
5		5	91		91		5						151	
15	2	17	149	13	162		12			5			152	
15		15	59		59				13	2			153	
18		18	135		135		9		9				154	
13		13	38		38		10		3				155	
15		15	26		26		14		1				156	
4		4	74		74		3			1			157	
3		3	60		60		3						158	
12		12	67		67		11			1			159	
13		13	85		85				12	1			160	
			30		30					1			161	
12		12	58		58		12						162	
1		1	53		53	1							163	
2		2	67		67					2			164	
7		7	96		96		5			2			165	
2		2	78		78	2							166	
40	46	86	111	153	264	41	44			1			167	
			99		99								168	
5		5	89	18	107	2	2			1			169	
33		33	185		185				33				170	
7	9	16	124	34	158				16				171	
6	5	11	160	69	229	3		2	5	1			172	
3		3	140	20	160		1			2			173	
3		3	146	6	152		1		1	1			174	
10		10	129	2	131		10						175	
6		6	258		258				4	2			176	
1		1	84	1	85								177	
20		20	131		131		7		8	5			178	
8		8	177		177		7			1			179	
25		25	598		598				15	10			180	
90		90	500		500		85			5			181	
11		11	109		109		7			4			182	
12		12	90		90							11 12	183	
3		3	55		55		2			1			184	

\* Including number lost through nonpayment of dues or assessments.

\* Including in number lost through withdrawal from fund but not from establishment.

\* Including in number admitted during year.

\* Including number at beginning of year.

\* Suspended on account of slack work; left city to work elsewhere.



TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
185	Railway, street.	9,973	24	9,997	4,824		4,824	3,108		3,108
186	Railway, street.	1,385	26	1,411	657	3	660	402		402
187	Railway, street.	98	2	100	65	2	67			
188	Railway, street.	14,122	490	14,612	5,287		5,287	5,515		5,515
189	Railway, street.	9,300	100	9,400			374	79		79
190	Railway, street.	2,465		2,465	1,414		1,414	994		994
191	Railway, street.	3,540	40	3,540	1,757		1,757	943		943
192	Railway, street.	225		225	153		153	23		23
193	Railway, street.	9,300	100	9,400				5,166	3	5,169
194	Railway, street.	1,475	25	1,500	463		463	162		162
195	Railway, street.	7,848	152	8,000	3,032		3,032	299		299
196	Railway, street.	1,250	1	1,251	850	1	851	600		600
197	Railway, street.	315	1	316	164		164	29		29
198	Railway, street.	140		140	92		92	6		6
199	Railway, street, and electric lighting.	1,698	2	1,700	1,548	1	1,549	216	1	217
200	Railway, street, and electric lighting.	336	2	338	55		55	69		69
201	Railway, street, and electric lighting.	307		307	237		237	9		9
202	Regalia, etc.	241	219	460	93	60	153	14		14
203	Rubber boots and shoes.	1,000	2,000	3,000	117	13	130	21	2	23
204	Rubber goods.	450	150	600	450	150	600	(*)	(*)	(*)
205	Rubber goods.	1,550	100	1,650	240		240	44		44
206	Sash, doors, and blinds.	210		210	115		115	48		48
207	Sash, doors, and blinds.	225	6	231	88		88	25		25
208	Scales.	165		165	88		88	8		8
209	Sewing machines.	2,070	75	2,145	468		468	20		20
210	Shipbuilding.	4,000		4,000	257		257	93		93
211	Shipbuilding.	3,475	25	3,500	3,800		3,800	(*)		(*)
212	Shipbuilding.	5,742	6	5,748	201		201	16		16
213	Shoes.	225	125	350	82	22	104	15		15
214	Shoes.	190	47	237	67		67	5		5
215	Shoes.	1,575	3,560	454	248		248	702	15	40
216	Shoes.	275	175	450	86	30	116	12	2	14
217	Shoes.	806	508	1,309	131		131	10		10
218	Shoes.	112		130	57		57			
219	Show cases, bar fixtures, etc.	175		175	136		136	(*)		(*)
220	Silk.	341	391	732	133	102	235	18	17	35
221	Silver-plated ware.	1,150	250	1,400	180	11	171	31	1	32
222	Silversmiths.	1,468	130	1,598	619	30	649	25		25
223	Silversmiths.	1,468	130	1,598	414		414	43		43
224	Slaughtering and meat packing.	2,711	812	3,023	(*)		(*)	(*)		(*)
225	Smelting.	130		130	125		125	49		49
226	Smelting and refining, copper and lead.	1,073	2	1,075	1,073		1,073	300		300
227	Soap.	255	900	1,155	35	203	238	7	136	143
228	Soap.	250	140	390	227	133	360	16	1	17
229	Soap-water apparatus.	355	50	405	230	20	250	25	5	30
230	Store, clothing, wholesale and retail.	103	51	154	58		58			
231	Store, department.	1,149	3,449	4,598	1,055	3,165	4,220	(*)	(*)	(*)
232	Store, department.	390	585	975	79	82	161	18	23	41
233	Store, department.	1,200	2,100	3,300	1,150	1,795	2,945	45	60	105
234	Store, department.	76	165	241	32	31	63	16	15	31
235	Store, department.	100	61	161	45	33	78	12	8	20
236	Store, department.	144	242	386	50	76	126	80	100	240
237	Store, department.	2,000	3,021	5,021	1,100	2,300	3,400	700	1,800	2,500
238	Store, department.	800	1,550	2,350	506	550	1,056	125	150	275
239	Store, department.	220	630	850	98	111	139	37	132	169
240	Store, department.	1,775	2,335	4,110	530	750	1,280	155	182	337
241	Store, department.	150	350	500	125	275	400	30	90	120
242	Store, department.	4,896	2,619	7,515	2,628	2,230	4,858	2,092	1,793	3,885
243	Store, department.	1,374	2,748	4,122	1,106	1,793	2,899	905	1,205	2,110

\* Included in number lost through voluntary withdrawal from establishment.

\* Including number lost through discharge from establishment.

\* Not reported.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Females.	Total.	Males.	Females.	Total.									
3,156		3,156	4,774		4,774	(1)	3,109			47			185	
302		302	697	3	700	150	199		8	5			186	
25		25	40	2	42	25							187	
4,349		4,349	6,453		6,453	4,282				67			188	
272		272	181		181			119	146	7			189	
949		949	1,459		1,459	315	625	5		4			190	
884		884	1,816		1,816	(1)	875			9			191	
19		19	157		157		2		15	2			192	
789		789	4,377	3	4,380	(1)	718	26		45			193	
150		150	475		475	100	46			4			194	
123		123	3,208		3,208				97	26			195	
468		468	982	1	983	110	298	28	29	3			196	
25		25	168		168			2	23				197	
13		13	85		85	3	10						198	
66		66	1,698	2	1,700	29	21			16			199	
51		51	73		73	25	10		15	1			200	
21		21	225		225		17			4			201	
38	9	47	69	51	120	25	22						202	
14		14	124	15	139	9	2	2		1			203	
(*)	(*)	(*)	450	150	600	(*)	41			8			204	
3		3	281		281					3			205	
52		52	111		111	18	34						206	
15		15	93		93				15				207	
			96		96								208	
15		15	468		468				15				209	
38		38	317		317				33				210	
(*)	(*)	(*)	3,475		3,475	(*)	(*)			2			211	
2		2	215		215					2			212	
12	2	14	85	20	105		4		10				213	
3		3	69		69		1			1			214	
20	17	37	459	246	705		31	5		1			215	
17	3	20	81	29	110			15	4	1			216	
38		38	103		103		36			2			217	
4		4	53		53				8	1			218	
(*)	(*)	(*)	175		175	(*)				1			219	
39	37	76	112	82	194	4	62	10					220	
14	1	15	177	11	188		14			1			221	
99		99	545	30	575		95			4			222	
52		52	405		405		51			1			223	
(*)	(*)	(*)	590		590	(*)	(*)	(*)	(*)	11			224	
49		49	125		125	3	42	4					225	
300		300	1,073		1,073	1,800	(*)						226	
2	24	26	40	315	355	2	15	9					227	
46	22	68	197	112	309	49	2	11	5	1			228	
20	2	22	235	23	258	15	5			2			229	
			58		58								230	
(*)	(*)	(*)	1,149	3,449	4,598	(*)	(*)			18			231	
21	15	36	76	90	166		24		12				232	
15	31	46	1,180	1,824	3,004	25	8			13			233	
3	11	14	45	35	80								234	
22	16	38	35	25	60	(*)	(*)	(*)	6	(*)			235	
41	47	88	89	189	278		19	67		2			236	
600	1,100	1,700	1,200	3,000	4,200	100	1,578			22			237	
75	100	175	556	600	1,156	50	120			5			238	
16	45	61	49	198	247	8			20	1			239	
77	182	259	608	750	1,358	200	39	4		16			240	
40	80	120	115	285	400	25	93			2			241	
1,808	1,647	3,455	2,824	2,376	5,200	450	3,056			37			242	
1,092	757	1,849	919	2,241	3,160	657	1,172			20			243	

TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Fe-males.	Total.	Males.	Fe-males.	Total.	Males.	Fe-males.	Total.
244	Store, drug, wholesale.	506	168	674	208	52	260	110	27	137
245	Store, dry goods, retail.	325	700	1,025	290	500	790	(*) 2	(*) 9	(*) 11
246	Store, dry goods, etc., wholesale and retail.	200	500	700	70	120	190			
247	Store, furniture, etc.	298	45	343	90	21	111	9	6	15
248	Store, harness, etc., wholesale.	122	4	126	79	3	82	16		16
249	Store, mail order.	2,570	5,230	7,800	758	2,276	1,020	1,020	1,820	2,840
250	Store, mail order.	2,000	1,600	3,600	458	109	567	123	11	134
251	Stoves and ranges.	370	3	373	125		125	37		37
252	Stoves and ranges.	1,190		1,190	328		328	100		100
253	Stoves and ranges.	453	1	454	245		245	52		52
254	Stoves and ranges.	350		350	203		203	4		4
255	Telephone operating.	450	450	900	241		241	194		194
256	Terra cotta.	397		397	150		150	26		26
257	Tinware, etc.	297	291	587	139		139	9		9
258	Transfer company.	497		497	177		177	11		11
259	Varnish.	129		129	68		68	4		4
260	Watches.	1,300	3,000	4,300	736	1,473	2,209	170	350	520
261	Watches.	1,650	1,538	3,188	978	980	1,958	185	171	356
262	Wire.	124	1	125	91		91	12		12
263	Wire.	648		648	45		45			
264	Wire.	1,250		1,250	948		948	848		848
265	Wire.	750		750	70		70	42		42
266	Automobiles, etc.	822		822	254		254	102		102
267	Bleacheries.	123	57	180	113	42	155	15	30	45
268	Boxes, wooden.	692	1	693	680		680	25		25
269	Brass and copper, rolling mill.	246		246	83		83			
270	Brass and copper, rolling mill.	165		165	44		44			
271	Cars.	280		280	138		138	19		19
272	Dry dock.	188		188	166		166	(*)		(*)
273	Firearms.	690		690	312		312	67		67
274	Firearms.	3,250	1,750	5,000	991		991	93		93
275	Furniture, etc.	175		175	51		51	4		4
276	Glass.	125		125	112		112	18		18
277	Glass.	324	226	550	95	38	133	90	40	130
278	Harness and saddlery.	140	20	160	70	5	75	2		2
279	Insulated wire, etc.	197		197	51		51			
280	Iron and steel, blast furnace, and mining coal.	625		625	610		610	20		20
281	Machinery.	167		167	78		78	1		1
282	Machinery and tools.	4,153	50	4,203	2,300	6	2,306	(*)	(*)	(*)
283	Mining, coal, and coke burning.	57		57	75		75	19		19
284	Optical goods, etc.	287	8	295	182	6	188	35		35
285	Paint.	108	1	109	127	1	128	7		7
286	Planos.	560	15	575	72		72			
287	Planos.	1,064		1,064	687		687	20		20
288	Pottery, sanitary.	90		90	46		46	28		28
289	Printing, newspaper.	329	21	350	63		63			
290	Printing, newspaper.	107	3	110	52		52	10		10
291	Printing, newspaper.	700	150	850	214	1	215	26		26
292	Printing, newspaper.	260	40	300	32		32	17		17
293	Printing, newspaper.	90		90	60		60	6		6
294	Railroad shops.	4,900		4,900	410		410	50		50
295	Railway, street, elevated.	7,848	152	8,000	1,310	40	1,350	1,247		1,247
296	Refining, copper.	1,000	3	1,003	1,000	3	1,003	501	3	504
297	Rubber boots and shoes.	900	1,800	2,700	54		54	8		8
298	Sash, doors, and blinds.	391		391	298		298	233		233
299	Shoes.	2,220	760	2,980	104	2	106	15	2	17
300	Shoes.	270	225	495	150	54	204	4	2	6
301	Silk.	309	132	441	69		69	17		17
302	Smelting.	234		234	185		185	9		9
303	Store, clothing, retail.	79	70	149	48	21	69	12	6	18
304	Watch cases.	466	320	786	535	119	654	1	4	5

\* Including number lost through voluntary withdrawal from establishment.

\* Included in number lost through discharge from establishment.

\* Not reported.

\* Including number lost through voluntary withdrawal from establishment and nonpayment of dues or assessments.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Females.	Total.	Males.	Females.	Total.									
48 (*)	12 (*) 1	60 (*) 1	270 325 72	67 600 128	337 925 200	1 50 (*)	(*) (*)	..... (*)	..... (*)	1 4 1	..... ..... .....	..... ..... .....	244 245 246	
17 1	4 1,251	21 1	82 94	23 3	105 97	3	12	..... .....	5	1 1 1	..... ..... .....	..... ..... .....	247 248 249	
885 128	1,251 47	2,136 175	893 453	2,087 73	2,980 526	2,028 2	82 123	16 42	..... .....	10 8	..... .....	..... .....	250 251	
15 137	..... .....	15 137	147 289	..... .....	147 289	* 14 .....	(*) .....	..... .....	(*) .....	1 1	..... .....	* 126 .....	252 253	
23 23	..... .....	23 23	274 184	..... .....	274 184	..... .....	..... .....	1 .....	18 19	4 2	..... .....	..... .....	254 255	
177 37	..... .....	177 37	258 139	..... .....	258 139	..... (*)	..... .....	..... .....	..... .....	3 2	..... .....	..... .....	256 257	
16 5	..... .....	16 5	132 183	..... .....	132 183	..... .....	..... .....	..... .....	..... .....	1 1	..... .....	..... .....	258 259	
6 100	..... 209	6 309	66 806	..... 1,614	66 2,420	..... (*)	..... .....	..... .....	..... .....	1 12	..... .....	..... .....	260 261	
7 5	4 .....	11 6	1,156 98	1,147 .....	2,303 45	..... .....	..... .....	..... .....	..... .....	11 .....	..... .....	..... .....	262 263	
816 11	..... .....	816 11	980 101	..... .....	980 101	145 .....	648 9	16 .....	..... .....	7 2	..... .....	..... .....	264 265	
47 5	..... 15	47 20	309 123	..... 57	309 180	..... .....	47 13	..... .....	..... .....	..... 2	..... .....	..... .....	266 267	
25 11	..... .....	25 11	680 72	..... .....	680 72	..... .....	25 11	..... .....	..... .....	..... .....	..... .....	..... .....	268 269	
6 (*)	..... .....	6 (*)	38 157	..... .....	38 157	..... .....	6 .....	..... .....	..... .....	..... .....	..... .....	..... .....	270 271	
37 78	..... .....	37 78	166 342	..... .....	166 342	(*) .....	(*) .....	..... .....	..... .....	5 .....	..... .....	..... .....	272 273	
..... 5	..... .....	..... 5	..... 125	..... .....	..... 125	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	274 275	
8 16	5 .....	13 16	177 56	73 5	250 61	..... .....	5 12	..... .....	..... .....	..... 2	..... .....	..... .....	276 277	
11 40	..... .....	11 40	40 590	..... .....	40 590	..... (*)	..... (*)	..... (*)	..... (*)	..... .....	..... .....	..... .....	278 279	
15 (*)	..... (*)	15 (*)	64 2,872	..... 6	64 2,878	..... (*)	..... .....	..... .....	..... .....	2 .....	..... .....	..... .....	280 281	
39 .....	..... .....	39 .....	55 .....	..... .....	55 .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	282 283	
39 29	..... .....	39 29	178 105	6 1	184 106	11 29	18 .....	..... .....	10 .....	..... .....	..... .....	..... .....	284 285	
7 8	..... .....	7 8	65 699	..... .....	65 699	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	286 287	
8 3	..... .....	8 3	66 60	..... .....	66 60	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	288 289	
8 34	..... .....	8 34	54 206	..... 1	54 207	..... .....	8 .....	..... .....	..... .....	..... .....	..... .....	..... .....	290 291	
13 12	..... .....	13 12	36 54	..... .....	36 54	..... .....	9 12	..... .....	..... .....	..... .....	..... .....	..... .....	292 293	
20 509	..... .....	20 509	440 2,048	..... 40	440 2,088	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	294 295	
779 7	3 .....	782 7	722 55	3 .....	725 55	(*) .....	780 .....	..... .....	..... .....	..... .....	..... .....	..... .....	296 297	
140 16	..... .....	140 17	391 103	..... .....	391 106	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	298 299	
40 34	12 .....	52 34	114 52	44 .....	158 52	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	300 301	
31 62	..... .....	31 12	163 48	..... .....	163 75	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	302 303	
14 64	43 .....	107 .....	472 .....	80 .....	552 .....	64 .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	304	

\* Plant partially destroyed by fire.

\* Included in number lost through voluntary withdrawal from establishment.

\* Including number lost through discharge from establishment.

TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.	Total.
305	Abrasives.....	575	75	650	234	.....	234	27	.....	27
306	Agricultural implements.....	475	.....	475	415	.....	415	142	.....	142
307	Agricultural implements.....	135	.....	135	91	.....	91	1	.....	1
308	Bakery.....	358	248	606	226	64	290	296	27	323
309	Brewery.....	195	.....	195	137	.....	137	10	.....	10
310	Brewery.....	346	1	347	152	.....	152	8	.....	8
311	Brewery.....	101	.....	101	86	.....	86	16	.....	16
312	Chemicals, etc.....	350	110	460	225	.....	225	15	.....	15
313	Chemicals, etc.....	123	.....	123	83	.....	83	3	.....	3
314	Chemicals, etc.....	3,477	49	3,526	3,470	12	3,482	2,576	4	2,580
315	China ware.....	110	.....	110	60	.....	60	3	.....	3
316	Clothing.....	573	79	652	130	.....	130	2	.....	2
317	Cotton and woolen goods.....	500	300	800	105	.....	105	6	.....	6
318	Cotton goods.....	452	216	668	58	.....	58	1	.....	1
319	Dyeing and finishing, textiles.....	450	.....	450	125	.....	125	10	.....	10
320	Electrical apparatus, etc.....	8,000	4,000	12,000	1,900	.....	1,900	600	.....	600
321	Elevators.....	1,425	165	1,590	531	.....	531	33	.....	33
322	Express company.....	132	.....	132	( <sup>1</sup> )	.....	( <sup>2</sup> )	*132	.....	*132
323	Furniture.....	452	.....	452	270	.....	270	18	.....	18
324	Graphophones.....	1,400	400	1,800	207	25	232	292	35	327
325	Insulated wire.....	192	183	375	27	18	45	13	8	21
326	Iron and steel, bolts and nuts.....	310	.....	310	71	.....	71	10	.....	10
327	Iron and steel, bolts and nuts.....	3,546	.....	3,546	240	.....	240	32	.....	32
328	Iron and steel, rolling mill, etc.....	1,575	45	1,620	223	.....	223	32	.....	32
329	Leather.....	375	.....	375	140	.....	140	10	.....	10
330	Leather.....	400	.....	400	82	.....	82	.....	.....	.....
331	Leather.....	1,200	.....	1,200	( <sup>1</sup> )	.....	( <sup>1</sup> )	*50	.....	*50
332	Lithographing.....	250	35	285	92	23	114	.....	.....	.....
333	Machinery.....	592	.....	592	246	.....	246	15	.....	15
334	Machinery.....	1,214	186	1,400	220	.....	220	24	.....	24
335	Machinery and tools.....	250	.....	250	92	.....	92	( <sup>1</sup> )	.....	( <sup>1</sup> )
336	Mining, coal.....	700	.....	700	38	.....	38	13	.....	13
337	Moldings, mirrors, etc.....	146	15	161	94	.....	94	7	.....	7
338	Paint.....	230	40	270	125	.....	125	.....	.....	.....
339	Pianos.....	1,084	.....	1,084	96	.....	96	6	.....	6
340	Railroad shops.....	215	.....	215	134	.....	134	12	.....	12
341	Railroad shops.....	875	.....	875	138	.....	138	33	.....	33
342	Railroad shops.....	900	.....	900	447	.....	447	172	.....	172
343	Railroad, steam (office only).....	( <sup>1</sup> )	.....	( <sup>1</sup> )	694	.....	694	39	.....	39
344	Railway, street.....	696	7	703	372	7	379	147	.....	147
345	Railway, street, and electric lighting.....	803	6	809	447	2	449	30	.....	30
346	Rubber goods.....	200	65	265	100	.....	100	10	.....	10
347	Shade rollers.....	385	2	387	60	.....	60	38	.....	38
348	Tools, saws, etc.....	590	.....	590	590	.....	590	29	.....	29
349	Typewriters.....	202	7	209	104	.....	104	10	.....	10
350	Wire and wire nails.....	2,800	.....	2,800	734	.....	734	60	.....	60
351	Agricultural implements.....	441	6	447	314	.....	314	200	.....	200
352	Agricultural implements.....	1,100	.....	1,100	1,208	.....	1,208	3,000	.....	3,000
353	Agricultural implements.....	3,247	60	3,307	2,214	35	2,249	9,700	.....	10,300
354	Agricultural implements.....	2,589	203	2,792	2,277	141	2,418	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
355	Brass goods, etc.....	490	5	495	208	.....	208	114	.....	114
356	Brewery.....	749	1	750	230	.....	230	14	.....	14
357	Bridges, etc.....	242	.....	242	218	.....	218	46	.....	46
358	Cars.....	1,894	6	1,900	315	1	316	45	.....	45
359	Dry dock.....	202	.....	202	200	.....	200	50	.....	50
360	Electric light.....	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )	( <sup>10</sup> )
361	Foundry.....	200	.....	200	78	.....	78	5	.....	5
362	Iron and steel, rolling mill, etc.....	16,936	8	16,939	15,661	.....	15,661	20,716	.....	20,716
363	Iron and steel, rolling mill, etc.....	800	.....	800	322	.....	322	154	.....	154
364	Iron and steel, rolling mill, etc.....	4,028	3	4,029	461	.....	461	370	.....	370
365	Iron and steel, rolling mill, furnaces, etc.....	6,760	.....	6,760	6,156	.....	6,156	5,750	.....	5,750

<sup>1</sup>Immoral conduct.<sup>2</sup>Included in number admitted during year.<sup>3</sup>Including number at beginning of year.<sup>4</sup>Charter members, included in number admitted during year.<sup>5</sup>Including charter members.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Females.	Total.	Males.	Females.	Total.									
5		5	256		256		1		2	2			305	
145		145	412		412	42	99			4			306	
			92		92								307	
266	11	277	256	80	336	100	79	40	50	8			308	
15		15	132		132				9	6			309	
4		4	156		156				2	2			310	
6		6	96		96				4	2			311	
5		5	235		235					5			312	
3		3	83		83		3						313	
2,992	3	2,995	3,064	18	3,067	78	2,900			22			314	
4		4	59		59				4				315	
18		18	114		114			4	13	1			316	
5		5	106		106				3	1		11	317	
1		1	58		58					1			318	
5		5	130		130				4	1			319	
492		492	2,008		2,008	140	90	4	250	8			320	
38		38	526		526		30			8			321	
6		6	126		126				4	2			322	
10		10	278		278				8	2			323	
28		31	471	57	528				30	1			324	
	1	1	40	25	65				1				325	
7		7	74		74		5		2				326	
62		62	210		210				61	1			327	
48		48	207		207	10			38				328	
23		23	127		127				20	3			329	
6		6	76		76				3	3			330	
7		7	43		43			4		3			331	
7	2	9	85	20	105				7	2			332	
15		15	246		246	3	4		8				333	
13		13	231		231				9	4			334	
(*)	(*)	(*)	98		98	(*)	(*)	(*)	(*)	3			335	
7		7	44		44		6			1			336	
			101		101								337	
2		2	124		124					2			338	
4		4	98		98					4			339	
14		14	132		132	5	2		4	3			340	
84		84	87		87	41	80		10	3			341	
102		102	517		517		98			4			342	
13		13	720		720				7	6			343	
87		87	432	7	439	41	44			2			344	
129		129	348	2	350		81	48					345	
													346	
10		10	100		100				9	1			347	
3		3	95		95		1			2			348	
17		17	602		602				6	8		73	349	
4		4	110		110				3	1			350	
207		207	587		587				202	4	1		351	
232		232	282		282	15	214			3			352	
3,108		3,108	1,100		1,100	3,106	(*)			2			353	
8,667	575	9,242	3,247	60	3,307	9,240	(*)			2			354	
(*)	(*)	(*)	2,590	203	2,792	(*)	(*)		(*)	23		(*)	355	
74		74	248		248				71	3			356	
(*)		(*)	223		223				16	5			357	
22		22	242		242	4	18						358	
99		99	261	1	262			40	50	6	3		359	
48		48	202		202	5	42			1			360	
(*)	(*)	(*)	78		78	(*)	(*)	(*)	(*)	(*)	(*)	(*)	361	
5		5	78		78				5				362	
19,769		19,769	16,608		16,608	19,642	(*)			127			363	
96		96	380		380	15	79			2			364	
145		145	686		686	10	60	74			1		365	
5,301		5,301	6,605		6,605	1,000	4,259			42			366	

\* Not reported.

† Withdrawal from fund on account of removal from locality, as required.

‡ Including number lost through voluntary withdrawal from establishment.

§ Included in number lost through discharge from establishment.

|| Not reported; fund not one year old.

TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Fe-males.	Total.	Males.	Fe-males.	Total.	Males.	Fe-males.	Total.
366	Lithographing.....	482	166	648	221	5	226	79	.....	79
367	Lithographing.....	232	78	310	38	29	117	4	2	6
368	Locomotives.....	2,501	.....	2,501	2,331	.....	2,331	640	.....	640
369	Machinery.....	180	.....	180	63	.....	63	17	.....	17
370	Mining, coal.....	459	.....	459	546	.....	546	40	.....	40
371	Mining, coal.....	972	.....	972	936	.....	936	85	.....	85
372	Mining, coal.....	438	.....	438	465	.....	465	10	.....	10
373	Mining, coal.....	1,268	1	1,269	2,090	2	2,022	(1)	(1)	(1)
374	Mining, coal.....	440	.....	440	415	.....	415	(1)	.....	(1)
375	Mining, coal.....	1,060	.....	1,060	1,024	.....	1,024	636	.....	636
376	Mining, copper.....	5,000	.....	5,000	(1)	(1)	(1)	(1)	(1)	(1)
377	Mining, copper.....	1,005	.....	1,005	1,011	.....	1,011	300	.....	300
378	Mining, copper.....	641	.....	641	981	.....	981	120	.....	120
379	Mining, copper.....	1,194	.....	1,194	1,347	.....	1,347	420	.....	420
380	Mining, iron ore.....	826	.....	826	1,011	.....	1,011	125	.....	125
381	Mining, iron ore.....	2,154	.....	2,154	2,022	.....	2,022	432	.....	432
382	Mining, iron ore.....	1,823	.....	1,823	1,790	.....	1,790	50	.....	50
383	Printing, newspaper.....	725	25	750	161	1	162	12	.....	12
384	Pulleys.....	196	.....	196	160	.....	160	15	.....	15
385	Pulp.....	220	.....	220	240	.....	240	50	.....	50
386	Sawmill.....	910	.....	910	918	.....	918	14	.....	14
387	Carpets.....	250	75	325	185	.....	185	.....	.....	.....
388	Cereals.....	500	240	740	306	.....	306	28	.....	28
389	Express company.....	1,430	50	1,480	663	.....	663	127	.....	127
390	Furniture.....	507	.....	507	194	.....	194	12	.....	12
391	Iron and steel, blast furnace.....	410	.....	410	145	.....	145	40	.....	40
392	Iron and steel, rolling mill, etc.....	376	.....	376	98	.....	98	14	.....	14
393	Iron and steel, rolling mill, etc.....	1,500	.....	1,500	120	.....	120	17	.....	17
394	Iron and steel, rolling mill, etc.....	1,198	8	1,206	266	.....	266	15	.....	15
395	Locomotives.....	2,501	.....	2,501	1,831	.....	1,831	456	.....	456
396	Mining, coal.....	60	.....	60	42	.....	42	1	.....	1
397	Mining, coal.....	8,790	.....	8,790	8,500	.....	8,500	(1)	.....	(1)
398	Mining, coal.....	220	.....	220	145	.....	145	10	.....	10
399	Mining, coal.....	64	.....	64	58	.....	58	15	.....	15
400	Mining, coal.....	315	.....	315	295	.....	295	20	.....	20
401	Mining, coal.....	251	.....	251	175	.....	175	101	.....	101
402	Mining, coal.....	207	.....	207	207	.....	207	.....	.....	.....
403	Railway, street.....	2,725	4	2,729	986	.....	986	1,075	.....	1,075
404	Railway, street.....	800	.....	800	249	.....	249	272	.....	272
405	Railway, street.....	1,200	.....	1,200	530	.....	530	33	.....	33
406	Railway, street, and electric lighting.....	1,725	.....	1,725	468	.....	468	6	.....	6
407	Railway, street, and electric lighting.....	1,725	.....	1,725	143	.....	143	.....	.....	.....
408	Railway, street, and electric lighting.....	1,624	17	1,641	933	.....	933	453	.....	453
409	Rubber goods.....	160	20	180	100	.....	100	5	.....	5
410	Store, department.....	783	1,567	2,350	725	1,547	2,272	192	286	478
411	Stoves and ranges.....	225	.....	225	117	.....	117	11	.....	11
412	Agricultural implements.....	600	.....	600	137	.....	137	15	.....	15
413	Collars, cuffs, and shirts.....	850	3,400	4,250	256	1,026	1,282	80	265	345
414	Cotton goods.....	183	254	433	510	509	1,019	12	12	24
415	Cotton goods.....	242	233	475	96	110	206	8	6	14
416	Electric light and power.....	3,199	141	3,340	722	5	727	267	.....	267
417	Gas.....	(1)	(1)	(1)	1,024	22	1,056	60	8	68
418	Gas and electric light.....	911	57	968	.....	.....	.....	272	30	302
419	Lime.....	549	.....	549	664	.....	664	145	.....	145
420	Railroad, steam (office only).....	1,615	91	1,706	701	19	720	45	1	46
421	Railway, street.....	1,585	26	1,611	1,345	26	1,371	540	.....	540
422	Railway, street.....	5,000	30	5,030	2,980	10	2,990	252	.....	252
423	Silk.....	250	1,223	1,473	264	1,876	1,646	.....	.....	.....
424	Steamship employees.....	2,950	50	3,000	369	.....	369	122	.....	122

<sup>1</sup> Not reported.<sup>2</sup> Included in number lost through voluntary withdrawal from establishment.<sup>3</sup> Including number lost through discharge from establishment.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Continued.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from establishment.	Voluntary withdrawal from establishment.	Withdrawal from fund, but not from establishment.	Non-payment of dues or assessments.	Death.	Retirement on total disability or superannuation.	Other reasons.		
Males.	Females.	Total.	Males.	Females.	Total.									
35		35	265	5	270		32			3			286	
649	5	42	55	26	81	16	12		13	1			287	
		649	2,322		2,322		640			1	8		288	
24		24	56		56	14	6		3	1			289	
127		127	459		459	110	13			4			270	
49		49	972		972		45			4			271	
37		37	438		438		36			1			272	
(1)	(1)	(1)	1,268	1	1,269	(1)	(1)			15			273	
(1)	(1)	(1)	400		400	(1)	(1)	(1)		2			274	
600		600	1,060		1,060	25	565			10			275	
(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)		276	
306		306	1,005		1,005	191	110			2	3		277	
460		460	641		641	350	107			3			278	
573		573	1,194		1,194	350	218			5			279	
310		310	826		826		307			3			280	
300		300	2,154		2,154		291			9			281	
17		17	1,823		1,823	(1)	(1)	(1)	(1)	(1)	(1)		282	
12		12	161	1	162				9	3			283	
10		10	165		165				7	3			284	
70		70	220		220		70						285	
22		22	910		910		22						286	
3		3	182		182				2	1			287	
74		74	260		260			16		9			288	
50		50	740		740	(*)	*38			12			289	
4		4	202		202		3			1			290	
120		120	65		65	110	10						291	
13		13	99		99				12	1			292	
9		9	128		128	2	7						293	
16		16	265		265	1	4		10	1			294	
467		467	1,820		1,820	(1)	(1)			11			295	
3		3	40		40		3						296	
(1)	(1)	(1)	8,790		8,790	(1)	(1)	(1)	(1)	(1)	(1)		297	
80		80	95		95				60				298	
24		24	49		49		24						299	
25		25	290		290		25						300	
25		25	251		251		24			1			401	
157		157	50		50	7	150						402	
918		918	1,143		1,143	(*)	*910	1	(*)	7			403	
176		176	345		345	157	17			2			404	
3		3	560		560					3			405	
28		28	446		446	5	17			6			406	
8		8	135		135		5			3			407	
466		466	920		920	138	320			8			408	
45		45	60		60				45				409	
134	266	400	783	1,567	2,350	150	247			3			410	
2		2	126		126					2			411	
2		2	150		150					2			412	
24	97	121	312	1,194	1,506				106	15			413	
16	24	40	506	497	1,003					17	23		414	
11	6	17	93	110	203					16	1		415	
186		186	803	5	808	(*)	*122			58	6		416	
89	2	91	1,005	23	1,028					82	9		417	
64		64	208	30	238		64						418	
260		260	549		549	225	35						419	
20		20	726	20	746			7		13			420	
500		500	1,385	26	1,411	100	396			4			421	
262		262	2,970	10	2,980				233	29			422	
16	222	238	248	1,154	1,402	234				4			423	
149		149	342		342			2	133	*14			424	

\* Including number lost through discharge from establishment and nonpayment of dues and assessments.

\* Including 12 charter members.

\* One died in December whose claim was paid in 1907.



TABLE VII.—NUMBER OF EMPLOYEES IN ESTABLISHMENT

Fund number.	Industry.	Number of employees in establishment at close of fiscal year.			Members in fund.					
					At beginning of year.			Admitted during year.		
		Males.	Fe-males.	Total.	Males.	Fe-males.	Total.	Males.	Fe-males.	Total.
425	Cement.....	451	.....	451	794	.....	794	25	.....	25
426	Enameled and stamped ware.....	1,501	496	1,997	853	.....	853	15	.....	15
427	Iron and steel, rolling mill, etc.	3,000	.....	3,000	750	.....	750	150	.....	150
428	Iron and steel, rolling mill, etc.	4,000	.....	4,000	717	.....	717	479	.....	479
429	Iron and steel, rolling mill, furnaces, etc.	8,230	.....	8,230	4,391	.....	4,391	7,847	.....	7,847
430	Iron and steel, rolling mill, furnaces etc.	3,200	.....	3,200	715	.....	715	175	.....	175
431	Iron and steel, rolling mill, furnaces, etc.	2,200	.....	2,200	436	.....	436	169	.....	169
432	Railway, street.....	9,300	100	9,400	287	.....	287	29	.....	29
433	Steamship employees.....	420	.....	420	116	.....	116	4	.....	4
434	Carpets, etc.....	900	600	1,500	238	41	239	24	3	27
435	Express company.....	1,470	.....	1,470	296	.....	296	45	.....	45
436	Express company.....	4,279	.....	4,279	765	.....	765	162	.....	162
437	Express company.....	4,279	.....	4,279	1,384	.....	1,384	222	.....	222
438	Mining, coal.....	287	.....	287	243	.....	243	(1)	.....	(1)
439	Mining, coal.....	125	.....	125	112	.....	112	(1)	.....	(1)
440	Mining, coal.....	130	.....	130	132	.....	132	(1)	.....	(1)
441	Mining, coal.....	84	.....	84	73	.....	73	(1)	.....	(1)
442	Mining, coal.....	182	.....	182	198	.....	198	(1)	.....	(1)
443	Mining, coal.....	74	.....	74	97	.....	97	(1)	.....	(1)
444	Mining, coal.....	261	1	262	243	.....	243	(1)	.....	(1)
445	Stoves and ranges.....	275	.....	275	(1)	(1)	(1)	(1)	(1)	(1)
446	Watch cases.....	592	376	968	399	266	665	28	8	36
447	Enameled and stamped ware.....	150	.....	150	76	.....	76	12	.....	12
448	Foundry.....	546	1	547	317	.....	317	18	.....	18
449	Iron and steel, rolling mill, etc.	748	3	751	466	.....	466	48	.....	48
450	Iron and steel, rolling mill, furnaces, etc.	1,500	.....	1,500	146	.....	146	20	.....	20
451	Iron and steel, rolling mill, furnaces, etc.	1,500	.....	1,500	130	.....	130	30	.....	30
452	Mining, coal.....	805	.....	805	790	.....	790	95	.....	95
453	Correspondence schools, etc.....	300	800	1,100	75	385	460	20	70	90
454	Cotton goods.....	500	500	1,000	550	550	1,100	100	100	200
455	Cotton goods.....	398	267	665	534	356	890	169	113	282
456	Cotton goods.....	452	216	668	301	356	657	33	40	73
457	Machinery.....	2,300	.....	2,300	1,691	.....	1,691	398	.....	398
458	Mining, coal.....	16,533	.....	16,533	14,792	.....	14,792	6,761	.....	6,761
459	Optical goods.....	950	700	1,650	*3	.....	*3	*1	.....	*1
460	Railway, street.....	1,385	26	1,411	(1)	(1)	(1)	(1)	(1)	(1)
461	Woolen goods.....	277	140	417	*14	.....	*14	.....	.....	.....

¹ Not reported.

² Expelled.

³ Pensioners.

## AND MEMBERSHIP OF ESTABLISHMENT FUNDS—Concluded.

Members in fund.						Members lost during year because of—								Fund number.
Lost during year.			At close of year.			Discharge from estab-lish-ment.	Volun-tary with-drawal from estab-lish-ment.	With-drawal from fund, but not from estab-lish-ment.	Non-pay-ment of dues or as-sess-ments.	Death.	Retire-ment on total dis-ability or super-annu-ation.	Other reasons.		
Males.	Fe-males.	Total.	Males.	Fe-males.	Total.									
368		368	451		451	362				6			425	
13		13	355		355				3	10			426	
100		100	800		800	10	85			5			427	
358		358	838		838	61	293			4			428	
4,778		4,778	7,460		7,460		4,742			36			429	
246		246	644		644	36	206			4			430	
176		176	429		429	21	151			4			431	
14		14	302		302				9	5			432	
4		4	116		116	1			1	2			433	
9	5	14	273	39	312				1	13			434	
21		21	320		320		8	7	2	4			435	
85		85	842		842				72	13			436	
140		140	1,466		1,466				120	20			437	
(1)		(1)	287		287	(1)	(1)	(1)	(1)				438	
(1)		(1)	120		120	(1)	(1)	(1)	(1)	2			439	
(1)		(1)	124		124	(1)	(1)	(1)	(1)				440	
(1)		(1)	81		81	(1)	(1)	(1)	(1)				441	
(1)		(1)	178		178	(1)	(1)	(1)	(1)				442	
(1)		(1)	74		74	(1)	(1)	(1)	(1)				443	
(1)		(1)	255		255	(1)	(1)	(1)	(1)				444	
(1)		(1)	107		107	(1)	(1)	(1)	(1)	1			445	
33	(1) 9	42	394	265	659			1	31	10			446	
16		16	72		72		16						447	
89		89	246		246		84	2	1	1		* 1	448	
98		98	416		416	5	91			2			449	
21		21	145		145	4		1	15	1			450	
20		20	140		140		17			3			451	
80		80	805		805	10	67			3			452	
5	15	20	90	440	530	8	10			2			453	
9	9	18	641	641	1,282					18			454	
9	16	25	694	453	1,147					25			455	
19	17	36	815	879	1,694				23	13			456	
22		22	2,067		2,067					22			457	
5,000		5,000	16,553		16,553	1,000	3,835			165			458	
(1)		(1)	24		24								459	
(1)	(1)	(1)	12	(1)	12					(1)			460	
(1)		(1)	12		12								461	

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				Total.
			Entrance and reinstatement fees.	Dues.	Assessments.	Other.	
1	Abrasives	\$1,277.72		\$884.80			\$884.80
2	Agricultural implements	70.89	\$14.25	764.50			778.75
3	Agricultural implements	146.81		12,160.50	( <sup>1</sup> )		2,160.50
4	Air brakes	11,446.54		26,533.84			26,533.84
5	Automobiles, etc.	813.22		2,720.85			2,720.85
6	Baking powder	11.25	2.25	224.25			236.50
7	Barbers' supplies, manufacturing and wholesale.	699.46		560.75		\$48.10	608.85
8	Billiard tables, etc.	927.98		6,470.75		\$1.00	6,471.75
9	Boxes and baskets	1,068.65	20.00	482.20			502.20
10	Brass foundry	700.63	25.95	792.58		\$1.20	819.73
11	Brass goods, etc.	486.18	2.00	105.25			107.25
12	Brass goods, etc.	1,829.91	( <sup>2</sup> )	\$2,062.05			2,062.05
13	Brewery	347.90	3.00	267.50			270.50
14	Brewery	2,529.47	5.00	403.50	\$99.00		477.50
15	Bridges	105.50	3.75	180.00			183.75
16	Bridges	355.35		420.25			420.25
17	Bridges	315.70		758.70	\$69.00		827.70
18	Brushes	337.35	2.00	204.00			206.00
19	Carpets and curtains	114.00	100.90	1,812.40	\$223.50		2,142.90
20	Carpet sweepers	935.90		616.00			616.00
21	Carriages and wagons	211.60	7.00	775.85	\$100.00		882.85
22	Carriages and wagons	1,676.75	10.00	766.80			806.80
23	Carriages and wagons	2,149.02	26.00	734.50			760.50
24	Cars	21.50	37.00	262.50			320.00
25	Cartridges	1,672.83	76.00	1,127.00			1,203.00
26	Car wheels, etc.	886.71		902.75	\$87.00		989.75
27	Cash registers	1,001.01	574.75	8,282.37			8,857.12
28	Celluloid goods	2,674.82		2,644.45		\$1.25	2,645.70
29	Cereals	510.70	48.50	693.80			742.30
30	Cereals	543.85	27.25	394.60			421.85
31	Chemicals, etc.	142.59	1.00	579.80			580.80
32	Chemicals, etc.	432.94		524.62			524.62
33	China ware, etc.	51.05	4.50	350.45			354.95
34	Chocolate	168.40	50.00		\$2725.50		775.50
35	Coffins	348.15	4.00	213.15	\$40.00	\$16.00	263.15
36	Cooperage	1,226.82	24.00	334.70			358.70
37	Cotton goods	547.55	1.50	\$78.25			79.75
38	Cotton goods		16.00		\$141.90	\$12.00	159.90
39	Cotton, spool	534.83	10.00	156.00			166.00
40	Cotton, spool	612.48		783.05			783.05
41	Cotton, spool	1,088.23		( <sup>14</sup> )			
42	Cotton, spool	564.70		1,355.62			1,355.62
43	Cotton wadding and waste	412.51	.50	212.15			212.65
44	Dry docks, etc.	610.97	9.50	2,206.75			2,216.25
45	Electrical apparatus, etc.	3,996.36	( <sup>5</sup> )	\$11,215.02	( <sup>15</sup> )	( <sup>17</sup> )	\$11,215.02
46	Electrical apparatus, etc.	6,913.77	40.50	1,966.00			2,006.50
47	Electrical apparatus, etc.	500.01	58.20	1,895.20		\$1.50	1,953.90
48	Electrical apparatus, etc.	7,063.14	180.00	7,339.00			7,519.00
49	Electrical apparatus, etc.	25.16		2,532.90		\$19.00	2,541.90
50	Electric light and power			2,936.81			2,936.81
51	Electric power	1,017.19	38.00	731.38			769.38
52	Enameled and stamped ware	3,385.25	30.00	859.35		\$3.50	862.85
53	Express company	2,714.28	127.50	1,648.60			1,776.10
54	Express company	2,881.34	161.00	3,587.00			3,748.00
55	Express company	798.77	108.00	4,730.00			4,838.00
56	Firearms	586.37	29.00	1,171.10			1,200.10
57	Fire brick, etc.	1.40	.30		\$77.00		77.30
58	Flour	196.75	41.00		\$280.00		421.00
59	Fur goods, manufacturing, wholesale and retail.	1,501.51	96.00	1,158.00			1,254.00
60	Furniture	274.00	1.25	151.25			182.50

<sup>1</sup> Including one extraordinary assessment.

<sup>2</sup> To replenish fund; included in dues.

<sup>3</sup> Donations of members.

<sup>4</sup> Receipts.

<sup>5</sup> Included in dues.

<sup>6</sup> Including entrance and reinstatement fees.

<sup>7</sup> Miscellaneous.

<sup>8</sup> Death.

<sup>9</sup> Benefits refunded.

## ESTABLISHMENT FUNDS.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
\$384.80				\$35.04		\$3,080.86	1
187.67						1,067.81	2
8,700.00	\$1,419.44			424.08		2,307.81	3
				53.02		47,104.47	4
130.80						5,008.53	5
						237.75	6
						1,439.11	7
			\$176.43			7,576.16	8
15.60	142.60			21.00		1,750.05	9
250.00	498.05			14.69		1,770.36	10
				150.00		708.17	11
300.00	11.30			13.20	\$26.40	4,041.06	12
	854.82			16.98		969.30	13
						4,173.77	14
	51.00	\$65.00				289.25	15
100.00						891.60	16
						1,242.40	17
	508.93			10.33		543.35	18
				78.78		2,776.06	19
						1,630.88	20
796.80						1,094.45	21
						3,280.35	22
						2,909.52	23
	92.70			5.49		450.28	24
	475.35			15.95		3,367.13	25
240.00						1,616.46	26
3,527.63					\$98.80	13,484.56	27
412.00				50.02		5,782.54	28
	67.75			15.61		1,336.36	29
363.80				7.20		1,366.70	30
400.00					\$2.00	1,125.39	31
524.63						1,542.19	32
						406.90	33
735.00	260.50			11.40		1,678.90	34
				18.00		883.20	35
				32.85		1,603.52	36
						660.15	37
74.90			3.70			238.50	38
40.00						740.83	39
260.00	146.50			35.28		1,837.31	40
260.00	178.00			54.77		1,581.00	41
260.00	178.00			28.24		2,396.56	42
120.00						775.16	43
	85.53					2,912.75	44
	98.92					15,310.30	45
				295.95		9,216.23	46
				15.10		2,489.01	47
				252.07		14,834.21	48
				2.02		4,269.08	49
1,700.00						3,661.91	50
725.10						2,625.79	51
731.37	260.55			107.85		4,718.65	52
				180.00		4,589.01	53
				98.63		6,744.02	54
				114.68		5,636.77	55
						1,799.82	56
28.00				13.35		108.70	57
						617.75	58
100.00	283.74			104.58		3,243.83	59
15.27						441.77	60

<sup>10</sup> In addition, a special fund (amounting in the last year to \$1,103.94) was collected by passing the hat among the employees, the establishment giving an equal amount. This passes through the treasurer's hands and is given to deserving employees whether members of relief association or not.

<sup>11</sup> Fines.

<sup>12</sup> In lieu of dues.

<sup>13</sup> From members in first year of membership.

<sup>14</sup> There being \$1,000 in the treasury, no dues were collected during the year.

<sup>15</sup> Including entrance and reinstatement fees, assessments, and fines.

<sup>16</sup> Death, included in dues.

<sup>17</sup> Fines, included in dues.

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.			
			Entrance and reinstatement fees.	Dues.	Assessments.	Other. Total.
61	Furniture.....	* \$511.82	.....	\$449.25	.....	\$449.25
62	Furniture.....	242.58	\$5.00	401.50	.....	406.50
63	Furniture.....	168.52	6.75	248.50	.....	255.25
64	Furniture.....	469.82	2.50	512.00	.....	514.50
65	Gas.....	6,578.28	362.50	10,280.10	.....	10,682.60
66	Glassware.....	(*)	69.38	448.12	.....	517.50
67	Hardware, etc.....	1,815.46	.....	7,186.06	.....	7,186.06
68	Hardware, vehicle.....	3,174.28	.....	2,038.65	.....	2,038.65
69	Harness.....	105.97	2.50	* 13.00	.....	15.50
70	Hats.....	300.44	22.00	327.50	.....	349.50
71	Hats.....	1,005.78	.....	10,559.70	.....	10,559.70
72	Heating apparatus.....	868.72	.....	897.50	.....	897.50
73	Hosiery.....	452.64	(*)	* 1,958.15	.....	1,958.15
74	Hotel.....	400.20	.....	413.00	.....	438.00
75	Iron and steel, forgings.....	743.73	.....	1,927.60	.....	1,927.60
76	Iron and steel, rolling mill, etc.....	2,813.56	6,690.50	10,205.00	* 10,348.05	27,243.55
77	Iron and steel, rolling mill, etc.....	103.75	.....	1,999.74	.....	1,999.74
78	Iron and steel, rolling mill, etc.....	1,598.91	198.00	1,952.25	.....	2,180.50
79	Iron and steel, rolling mill, etc.....	757.06	28.25	318.50	.....	346.75
80	Iron and steel, rolling mill, etc.....	1,186.50	.....	625.20	* 205.00	835.70
81	Iron and steel, rolling mill, etc.....	64.47	.....	1,383.50	.....	1,383.50
82	Iron and steel, rolling mill, etc.....	(*)	108.00	381.00	* 52.00	541.00
83	Jewelry.....	1,324.06	.....	432.50	.....	432.50
84	Knit goods.....	699.06	3.75	385.55	.....	389.30
85	Leather.....	843.96	.....	1,754.54	* 400.00	2,154.54
86	Leather.....	383.33	42.50	241.50	.....	284.00
87	Leather beltings.....	819.85	.....	408.75	.....	408.75
88	Lithographing.....	345.44	3.00	449.75	.....	452.75
89	Lithographing.....	1,233.40	11.00	211.50	.....	222.50
90	Locomotives.....	1,038.94	248.00	1,172.94	.....	1,420.94
91	Locomotives.....	3,374.75	.....	23,329.60	.....	23,329.60
92	Locomotives.....	517.33	10.50	491.80	.....	502.30
93	Locomotives.....	321.90	37.45	1,373.90	.....	1,411.35
94	Looms.....	1,485.00	32.00	570.00	.....	606.00
95	Looms.....	970.90	20.00	1,404.90	* 254.45	1,679.35
96	Machinery.....	6,474.62	212.50	4,967.25	.....	5,179.75
97	Machinery.....	342.33	.....	660.00	.....	660.00
98	Machinery.....	144.30	35.00	401.85	.....	436.85
99	Machinery.....	8,726.22	849.00	8,046.00	.....	8,895.00
100	Machinery.....	235.85	26.00	521.25	.....	547.25
101	Machinery.....	658.34	50.50	610.50	.....	661.00
102	Machinery.....	343.91	3.25	312.00	18 13.00	328.25
103	Machinery.....	332.67	(*)	* 2,866.75	.....	2,866.75
104	Machinery.....	3,062.04	.....	.....	.....	.....
105	Machinery.....	810.75	69.00	1,079.75	.....	1,148.75
106	Machinery.....	491.48	56.25	.....	18 3,555.50	3,611.75
107	Machinery and tools.....	888.06	.....	7,964.57	* 2,310.60	10,275.17
108	Machinery and tools.....	1,008.11	.....	348.30	.....	367.10
109	Machinery and tools.....	25.69	994.70	3,767.85	* 1,007.75	5,770.30
110	Machinery and tools.....	786.43	245.00	1,866.60	* 200.00	2,311.60
111	Machine shop.....	(*)	23.25	378.90	.....	402.15
112	Machine shop.....	46.00	11.00	.....	18 334.80	345.80
113	Machine shop and foundry.....	1,040.47	.....	1,569.34	.....	1,569.34
114	Malted milk.....	1,106.70	26.00	381.75	.....	407.75
115	Marble quarries.....	.....	.....	.....	.....	.....
116	Mining, coal.....	3,072.73	250.00	2,263.67	.....	2,513.67
117	Mining, coal.....	1,522.86	20.00	1,339.95	.....	1,359.95
118	Mining, coal.....	596.00	.....	765.64	.....	765.64
119	Mining, coal.....	492.92	.....	908.40	.....	980.90
120	Mining, coal.....	973.50	(*)	.....	18 1,761.75	1,761.75
121	Mining, coal.....	(*)	.....	.....	18 3,676.78	3,676.78

1 Miscellaneous.

2 Sale of receipt books, 20 cents; canceled checks, \$23.80; benefit returned, \$6.

3 First year of fund.

4 Amount borrowed from succeeding year.

5 Receipts.

6 There being over \$100 in the treasury during 10 months, dues were collected for 2 months only.

7 Included in dues.

8 Including entrance and reinstatement fees.

9 Death.

10 Unclaimed benefit.

11 Fines.

12 Sale of due books.

13 Undivided balance.

14 Unpaid check.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
					<sup>1</sup> \$22.05	\$983.12	61
				\$3.45		812.66	62
\$12.00				5.25		430.77	63
5,067.25	\$9.33	\$500.00		1,542.08	<sup>2</sup> \$0.00	998.90	64
93.36	78.35			131.58	<sup>4</sup> 1.57	27,870.21	65
	<sup>3</sup> 432.75			102.49		517.50	66
10.00	73.16			10.53		9,206.33	67
	<sup>4</sup> 221.25			23.84		5,743.17	68
						121.47	69
						742.63	70
						11,565.48	71
						2,011.31	72
						2,410.79	73
						898.20	74
280.00	429.60			13.74		3,374.67	75
5,419.66				473.14	<sup>5</sup> \$4.68	36,014.59	76
	105.08			58.90	<sup>13</sup> .40	2,103.49	77
	146.20				<sup>1</sup> 1.00	3,913.79	78
						1,103.81	79
						2,140.40	80
						1,447.97	81
						541.00	82
				110.00		2,303.56	83
				21.15		1,109.53	84
	.16			21.92		2,998.50	85
		200.00		15.00		699.41	86
				52.50		1,228.60	87
				24.00		1,012.19	88
				86.40		1,508.40	89
	269.45			25.35		2,432.88	90
	239.32			11.49	<sup>12</sup> 8.04	26,790.75	91
				40.00		1,314.43	92
				13.27		2,192.10	93
4,967.50	26.24			176.50	<sup>14</sup> .23	2,131.00	94
				11.75		2,662.52	95
				3.89		16,798.60	96
3,492.48				824.27		1,049.32	97
273.65						585.04	98
644.00						21,637.97	99
				24.00		1,056.75	100
				173.82		1,963.34	101
				84.15	<sup>17</sup> 55.00	696.16	102
				9.33		3,190.42	103
1,130.00				80.00		3,255.86	104
				3.75		2,098.65	105
						4,112.56	106
						12,293.23	107
					<sup>19</sup> 9.00	1,455.21	108
100.00				12.28		5,804.99	109
				3.75		3,090.31	110
						506.90	111
770.26						391.80	112
20.00						3,380.07	113
21,673.45	960.00			26.19		1,580.64	114
				46.00	<sup>20</sup> 252.00	21,673.45	115
						6,546.40	116
						3,190.81	117
30.00						1,360.64	118
2,000.00						1,503.82	119
3,683.44						4,735.25	120
						7,360.22	121

<sup>15</sup> Delinquent death.<sup>16</sup> 100 shares of stock, value of \$10,000, are set aside by establishment to guarantee an income for association; when necessary the dividend of this stock is applied to use of association. No dividends have been thus applied for past 2 years.<sup>17</sup> Donations of members, \$5; advertisements in roster, \$50.<sup>18</sup> In lieu of dues.<sup>19</sup> To replenish fund.<sup>20</sup> Extraordinary, \$316.75; death, \$691.<sup>21</sup> Donations, source not specified.<sup>22</sup> Not reported.<sup>23</sup> Donations of members.<sup>24</sup> Included in assessments.<sup>25</sup> In lieu of dues; including entrance and reinstatement fees.

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				
			Entrance and reinstatement fees.	Dues.	Assessments.	Other.	Total.
122	Mining, coal.....	\$2,290.88	\$1,400.00				\$1,400.00
123	Mining, coal.....	918.88	4.50	\$1,128.00	\$279.00		1,411.50
124	Mining, coal.....	118.25		358.25			358.25
125	Mining, coal.....	1,047.42	(*)	\$1,044.50	\$150.00		1,194.50
126	Mining, coal.....	99.19		2,126.86			2,126.86
127	Mining, coal.....	8,441.58			711,540.22		11,540.22
128	Mining, coal.....	28,608.40		139,844.87			139,844.87
129	Mining, coal.....				718,993.48		18,993.48
130	Mining, zinc.....	423.12	14.00	588.21			602.21
131	Navy-yard, United States.....	1,028.86	88.50	2,599.50	\$108.90		2,796.90
132	Oil, refining.....	1,156.22	73.03	1,848.50			1,921.50
133	Optical goods.....	64.20	27.00	407.60			434.00
134	Optical goods.....	2,269.44		3,859.90			3,859.90
135	Paint and varnish.....	362.22	148.25	915.61			1,063.86
136	Paint and varnish.....	1,592.94		1,431.88			1,431.88
137	Paper.....	79.00	75.00	1,924.53			1,999.53
138	Paper.....	78.99	16.00	217.00			233.00
139	Paper and pulp.....	(11)		2,286.56			2,286.56
140	Paper and pulp.....	(11)		(11)	(11)	(11)	(11)
141	Paper and pulp.....	12,153.60		4,789.05			4,789.05
142	Paper and pulp.....	519.80	48.50	2,621.07	\$4,011.00		6,080.57
143	Paper and pulp.....	480.60	20.00	979.50			999.50
144	Paper, building, etc.....	309.27	6.00	261.70			267.70
145	Paper, cardboard.....	100.00	1.00	507.00			508.00
146	Paper, cardboard, etc.....	748.18		1,979.12			1,979.12
147	Pencils.....	1,867.49	35.00	1,023.60	\$192.50	\$1.25	1,252.35
148	Pickles, etc.....	633.30	42.50	723.30			765.80
149	Plumbers' supplies.....	40.00	9.00	1,883.60	\$215.00		2,117.00
150	Pottery, china, etc.....	9.20	5.50	299.40			304.90
151	Pottery, china, etc.....	9.98	1.50	211.25		\$3.75	216.50
152	Pottery, china, etc.....	1,065.55	6.25	555.00			571.25
153	Pottery, china, etc.....	50.00	74.00	849.00		\$2.80	925.80
154	Pottery, china, etc.....	24.00	51.00	895.65			946.65
155	Pottery, china, etc.....	39.37	6.50	282.28			288.78
156	Pottery, china, etc.....	16.80	7.80	189.50			197.30
157	Pottery, china, etc.....	78.28	3.60	410.65	\$36.00		450.25
158	Pottery, sanitary.....	11.47		367.00			367.00
159	Pottery, sanitary.....	13.37	19.75	394.40	\$35.00		419.15
160	Pottery, sanitary.....	20.50	6.00	459.60	\$50.00		515.60
161	Pottery, sanitary, etc.....	13.50	13.50	199.00			182.50
162	Pottery, sanitary, etc.....	12.25	3.00	351.95			354.95
163	Printing and binding.....	61.40			7183.30		183.30
164	Printing and binding.....	142.80		863.55	\$268.00		1,131.55
165	Printing and binding.....	643.22	3.00	511.20			514.20
166	Printing and binding.....	966.08	2.00	404.90			406.90
167	Printing and binding.....			534.55			534.55
168	Printing and binding.....	1,875.15	8.00	545.00			553.00
169	Printing and binding.....	2,411.86	21.00	640.00			661.00
170	Printing and binding.....	1,819.59	21.00	958.50			979.50
171	Printing and binding.....	519.30	20.00	437.00			457.00
172	Printing and binding.....	1,207.43	26.00	1,085.00			1,111.00
173	Printing, newspaper.....	1,374.31	100.00	767.50	\$313.00		1,180.50
174	Printing, newspaper.....	973.23	10.00		7654.00		664.00
175	Printing, newspaper.....	350.00	10.00	1,703.00			1,713.00
176	Printing, newspaper.....	25.60	66.00	2,514.05			2,580.05
177	Printing, newspaper.....	564.99	15.00	252.75	\$83.00		350.75
178	Printing, newspaper.....	1,378.67	6.00	706.00			712.00
179	Railroad shops.....	482.06	10.00	536.00	\$173.00		719.00
180	Railroad shops.....	1,453.17	61.00	1,633.75		\$1.79	1,666.54
181	Railroad shops.....	(11)	(11)	(11)	(11)	(11)	(11)
182	Railroad shops.....	94.00	26.00	643.65	\$423.00		1,092.65
183	Railroad shops.....	41.73		607.00			607.00

\* Fund just started, amount paid in by charter members.

\* One day's pay from new members paid in during the year.

\* Death.

\* Included in dues.

\* Including entrance and reinstatement fees.

\* Sale of library.

\* In lieu of dues.

\* To replenish fund.

\* Sale of receipt books.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
\$3,680.51						\$7,371.39	122
60.00						2,360.38	123
						476.60	124
						2,241.92	125
418.98					* \$80.70	2,712.73	126
6,375.00						26,356.80	127
				\$2,000.00		170,453.26	128
16,270.27			\$3,063.17	1,000.00		39,326.92	129
				12.16		1,037.49	130
				24.00	* 3.75	3,825.76	131
					10 25.00	3,105.47	132
1,056.50				90.89		523.80	133
				9.57		7,276.73	134
481.00				87.77		1,435.65	135
						3,112.59	136
						2,559.53	137
						311.99	138
(11)	(11)	(11)	(11)	(11)	(11)	(11)	139
						16,942.65	140
668.05						7,868.42	141
				22.75		1,490.10	142
100.00						599.72	143
990.11				82.50	10 1.00	708.00	144
200.00	14 \$529.97			21.86	10 7.50	3,900.91	145
200.00						4,217.31	146
						1,420.96	147
						2,357.80	148
						314.10	149
	100.00			.78		226.97	150
	97.84			10.88		1,747.68	151
				4.65		1,078.29	152
						970.65	153
						308.15	154
						214.10	155
					10 1.25	529.76	156
						378.47	157
				1.11		433.63	158
				3.57	10 7.90	547.57	159
						196.00	160
						367.20	161
						244.70	162
	180.50					1,454.85	163
	14 96.96			11.80		1,169.22	164
			100.00			1,469.94	165
				62.19		634.55	166
250.00	15.00			53.54	10 85.00	2,490.34	167
	164.53	\$15.00		71.77	10 8.00	3,161.40	168
	23.45			23.45		3,143.86	169
				52.50	10 3.00	1,179.28	170
						2,897.38	171
						2,554.51	172
				29.94		1,607.17	173
		196.00		416.25		2,675.25	174
		10,935.00		1,597.04	10 96.20	15,173.59	175
		111.00		6.35		1,033.09	176
		765.15		424.98		3,280.78	177
	14 85.15			16.00	10 2.00	1,219.06	178
	90.42			45.19		3,280.05	179
						(11)	180
						1,277.07	181
				3.00		651.73	182
							183

\* Miscellaneous.

11 Not reported.

12 Benefit refunded.

13 Fines.

14 Receipts.

15 Refund.

16 Benefit refunded, \$2.50; contingent overpayment, 50 cents.

17 Sale of constitution and by-laws.

18 Donations of members.



TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				
			Entrance and re-statement fees.	Dues.	Assess-ments.	Other.	Total.
184	Railroad, steam (office only)....	\$294.26	\$9.75		<sup>1</sup> \$230.00		\$239.75
185	Railway, street.....	2,474.39	3,106.00	\$29,321.50			32,427.50
186	Railway, street.....	4,380.35		7,024.47			7,024.47
187	Railway, street.....	368.52		248.00			248.00
188	Railway, street.....	15,199.07	5,515.00	36,170.00			41,685.00
189	Railway, street.....	703.06	158.00	1,456.05			1,614.05
190	Railway, street.....	4,497.87	865.00	8,327.50			9,192.50
191	Railway, street.....	5,160.68	1,109.00	5,734.00	<sup>2</sup> \$751.00	<sup>3</sup> \$4.00	15,698.00
192	Railway, street.....	1,337.97	27.00	341.25	<sup>4</sup> 273.00		641.25
193	Railway, street.....			55,130.78			55,130.78
194	Railway, street.....	465.22		2,803.00			2,803.00
195	Railway, street.....	9,220.26	299.00	18,635.50	<sup>5</sup> 27,875.00		46,909.50
196	Railway, street.....	2,090.13	600.00	7,581.17			8,181.17
197	Railway, street.....	1,241.62	29.00	749.16			778.16
198	Railway, street.....	138.25		1,061.00			1,061.00
199	Railway, street, and electric lighting.....	1,287.51		15,740.55			15,740.55
200	Railway, street, and electric lighting.....	337.70	34.50	609.00			643.50
201	Railway, street, and electric lighting.....	908.97		1,547.00	<sup>6</sup> 450.00		1,997.00
202	Regalia, etc.....	155.12		632.10			632.10
203	Rubber boots and shoes.....	312.71	23.00		<sup>7</sup> 267.50		290.50
204	Rubber goods.....	95.82	<sup>(10)</sup>	<sup>11</sup> 3,767.05	<sup>(12)</sup>		3,767.05
205	Rubber goods.....	1,190.01	147.50	422.00	<sup>13</sup> 629.00		1,198.50
206	Sash, doors, and blinds.....	199.75		387.00			387.00
207	Sash, doors, and blinds.....	995.52	12.50	613.50			626.00
208	Scales.....	2,852.28	16.00	276.00			292.00
209	Sewing machines.....	2,165.07	38.00	1,878.50	<sup>14</sup> 1,129.50		2,546.00
210	Shipbuilding.....	300.00	93.00	2,040.00			2,133.00
211	Shipbuilding.....	5,499.76		10,252.21			10,252.21
212	Shipbuilding.....	3,357.79	40.00	1,209.00			1,249.00
213	Shoes.....	962.17	9.50	503.35			512.85
214	Shoes.....	1,219.90	5.00	316.30			321.30
215	Shoes.....	1,890.93		3,283.45			3,283.45
216	Shoes.....	1,029.57		353.45			353.45
217	Shoes.....	494.00		746.00			746.00
218	Shoes.....	342.59		<sup>15</sup> 264.65	<sup>16</sup> 13.75		278.40
219	Show cases, bar fixtures, etc.....	1,628.35		396.55	<sup>17</sup> 43.75		430.30
220	Silk.....	1,347.41		1,091.98			1,091.98
221	Silver-plated ware.....	2,516.52	8.00	874.50			882.50
222	Silversmiths.....	714.47		6,123.90			6,123.90
223	Silversmiths.....			5,001.69			5,001.69
224	Slaughtering and meat packing.....	2,501.09		3,738.75			3,738.75
225	Smelting.....			1,396.75			1,396.75
226	Smelting and refining, copper and lead.....	3,271.64		8,506.50			8,506.50
227	Soap.....	<sup>(18)</sup>		1,474.20			1,474.20
228	Soap.....	746.48		1,260.47			1,260.47
229	Soda-water apparatus.....	395.54			<sup>19</sup> 1,704.78		1,704.78
230	Store, clothing, wholesale and retail.....	634.20		348.00			348.00
231	Store, department.....	6,660.84		17,208.00			17,208.00
232	Store, department.....	877.81	<sup>(19)</sup>	<sup>20</sup> 1,079.05			1,079.05
233	Store, department.....	1,415.80	21.00	12,978.50			12,999.50
234	Store, department.....	668.01		408.24			408.24
235	Store, department.....	255.06	10.00	404.00			414.00
236	Store, department.....	91.16		973.90			973.90
237	Store, department.....	2,339.64	<sup>(19)</sup>	11,596.61	<sup>21</sup> 1,200.00		12,596.61
238	Store, department.....			5,919.25			5,919.25
239	Store, department.....	1,228.28	<sup>(19)</sup>	<sup>22</sup> 1,530.98			1,530.98
240	Store, department.....	867.32	166.50		<sup>23</sup> 4,868.50		5,035.00
241	Store, department.....	300.00		1,440.00			1,440.00
242	Store, department.....	741.39			22,713.30		23,713.30
243	Store, department.....	7,475.49		18,778.75			18,778.75
244	Store, drug, wholesale.....	1,013.50	68.50	834.25			902.75

<sup>1</sup> In lieu of dues.<sup>2</sup> Receipts.<sup>3</sup> Receipts from billiard room and cigar stand.<sup>4</sup> Sale of toilet supplies, \$97.20; sale of lost articles, \$106.50.<sup>5</sup> Death.<sup>6</sup> Fines.<sup>7</sup> Sale of supplies to members.<sup>8</sup> Miscellaneous.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
\$3,079.22	*\$8,792.00			\$1,620.08	*\$1,167.47	\$534.01	184
	2,341.49					49,590.66	185
				2.77		13,746.31	186
6,279.83				625.67		619.29	187
	399.22			18.05		63,789.57	188
	1,679.40			296.20		2,734.38	189
11,539.32	2,778.55			680.80	*203.70	15,869.67	190
	364.61			44.69		35,757.35	191
15,455.51					*2.30	2,300.82	192
466.08	*1,857.30	\$224.00	\$300.00	6.00		70,686.29	193
3,300.00				863.58	*49.00	6,121.60	194
	*1,276.00			16.65	*124.00	60,242.34	195
	16.00					11,671.30	196
						2,062.43	197
22,435.16			303.71	25.13		1,199.25	198
						39,792.06	199
609.00	*146.00			20.00		1,756.20	200
	540.86					3,446.83	201
261.75						1,048.97	202
	104.61			10.87		718.69	203
						3,862.87	204
						2,388.51	205
				5.50		592.25	206
				35.00		1,656.52	207
				140.88		3,285.16	208
				75.86	*\$36.47	5,123.40	209
100.00	62.00			20.00		2,615.00	210
	831.60			163.03	*292.23	16,177.23	211
				36.40		5,474.79	212
	82.80	10.00		43.36	*4.30	1,479.32	213
						1,677.36	214
						5,164.38	215
				117.32	*2.70	1,503.04	216
						1,240.00	217
						620.99	218
54.00	*256.11	18.00		60.00	*90.00	2,536.76	219
546.03				61.00		3,046.42	220
300.00				95.58		3,794.60	221
				13.64	*2.36	6,854.37	222
					*8.27	5,009.96	223
1,121.65						7,362.09	224
						1,396.75	225
				6.00		11,784.14	226
	440.70			6.80		1,921.70	227
	128.46			37.72		2,044.67	228
				.80		2,228.58	229
						962.20	230
500.00	4,012.79	282.00		318.89		28,962.52	231
	*260.50			327.84		2,554.20	232
						13,815.30	233
75.00	50.00					1,190.28	234
						686.06	235
						1,065.06	236
1,000.00						15,968.25	237
1,000.00	238.44			36.68		7,194.37	238
482.07					*64.17	3,105.50	239
4,277.40						10,179.72	240
	120.00					1,860.00	241
						24,454.69	242
				315.97		21,570.21	243
						1,916.25	244

\* Donations; source not specified.

10 Included in dues.

11 Including entrance and reinstatement fees and assessments.

12 Death; included in dues.

13 Sale of books.

14 Unclaimed benefits turned into treasury, \$147.04; ice sold, \$145.19.

15 Benefit refunded.

16 First year of fund.

17 Including entrance and reinstatement fees.

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				
			Entrance and reinstatement fees.	Dues.	Assessments.	Other.	Total.
245	Store, dry goods, retail.....	\$1,522.35	(1)	\$3,860.90	\$921.00		\$4,781.90
246	Store, dry goods, etc., wholesale and retail.....	150.85	\$2.75	1,019.20	\$48.00		1,069.95
247	Store, furniture, etc.....	450.64	7.50	580.64			588.04
248	Store, harness, etc., wholesale.....	719.88		432.60			432.60
249	Store, mail order.....	6,563.64		15,057.20			15,057.20
250	Store, mail order.....	845.20	126.00	2,902.94	\$1,250.00		4,278.94
251	Stoves and ranges.....	915.65	77.00	885.00	\$65.00		4,527.00
252	Stoves and ranges.....	2,027.16		2,294.25			2,294.25
253	Stoves and ranges.....	578.98	26.00	1,817.87		\$85.75	1,349.12
254	Stoves and ranges.....	747.60	2.00	886.00	\$190.00		1,078.00
255	Telephone operating.....	752.58	388.00	1,586.50			1,974.50
256	Terra cotta.....	841.08		429.76			527.50
257	Tinware, etc.....	530.26	9.00	557.20	\$97.74		566.20
258	Transfer company.....	785.00	83.00	1,423.00			1,456.00
259	Varnish.....	276.00	2.00	328.00			330.00
260	Watches.....	2,240.92	260.00		\$5,595.00		5,555.00
261	Watches.....	2,571.61		5,005.90			5,005.90
262	Wire.....	336.27	12.00	279.70			291.70
263	Wire.....	50.05		270.00			270.00
264	Wire.....	1,279.82		1,960.75	\$1,925.00		3,785.75
265	Wire.....	315.37	84.00	252.25			336.25
266	Automobiles, etc.....	1,234.92	102.00	888.50			990.50
267	Bleacheries.....	473.47		370.62			370.62
268	Boxes, wooden.....	2,089.10		2,156.84			2,156.84
269	Brass and copper, rolling mill.....	337.89		218.00			218.00
270	Brass and copper, rolling mill.....	325.25		121.00			121.00
271	Cars.....	314.55	1.90	396.50			398.40
272	Dry dock.....	108.48	(1)	\$533.70			533.70
273	Firearms.....	1,474.50	67.00	964.50			1,031.50
274	Firearms.....	516.04	30.50	6,699.00			6,699.50
275	Furniture, etc.....	12.50		275.00			275.00
276	Glass.....	339.30	4.50	451.08			455.58
277	Glass.....	13.20		573.10			573.10
278	Harness and saddlery.....	327.61	2.00	192.65			194.65
279	Insulated wire, etc.....	50.00		224.90			224.90
280	Iron and steel, blastfurnace, and mining coal.....	(11)		4,439.81			4,439.81
281	Machinery.....	1.90	.25	146.85			147.10
282	Machinery and tools.....	1,214.12	968.00	7,487.03		\$49.75	8,494.78
283	Mining, coal, and coke burning.....	102.85		436.25			436.25
284	Optical goods, etc.....	100.84		892.60			892.60
285	Paint.....	269.01		327.90			327.90
286	Pianos.....	11.95		220.80			220.80
287	Pianos.....	3,660.54	20.00	1,241.18			1,261.18
288	Pottery, sanitary.....	25.00	7.00	343.20			350.20
289	Printing, newspaper.....	200.00		1,560.00			1,560.00
290	Printing, newspaper.....	54.16	7.50		\$141.00		148.50
291	Printing, newspaper.....	39.33	26.00	\$260.00	\$245.50		531.50
292	Printing, newspaper.....	26.87		439.25			439.25
293	Printing, newspaper.....	285.73			\$31.55		31.55
294	Railroad shops.....	325.48	25.00	1,302.00			1,327.00
295	Railway, street, elevated.....	1,002.04	1,247.00	10,230.50			11,477.50
296	Refining, copper.....	1,769.07		3,343.00			3,343.00
297	Rubber boots and shoes.....	382.77	8.00	140.40			148.40
298	Sash, doors, and blinds.....			2,777.63			2,777.63
299	Shoes.....	78.02	17.00	270.40			287.40
300	Shoes.....	636.02		527.25			527.25
301	Silk.....	423.36	6.80		\$24.30		31.10
302	Smelting.....	3,013.08		1,741.50			1,741.50
303	Store, clothing, retail.....	125.96	9.00	873.75			892.75
304	Watch cases.....	1,861.00		1,639.81			1,639.81

1 Included in dues.

2 Including entrance and reinstatement fees.

3 Death.

4 Return of guarantee deposit for transportation for picnic, 1905.

5 Donations of members.

6 Receipts.

7 Refund.

8 In lieu of dues.

9 Donations, source not specified, \$305.87; rent of bicycle shed, \$120.50.

10 Miscellaneous.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
	\$99.50			\$47.16		\$6,450.91	245
\$12.00						1,232.80	246
300.40	53.50					1,392.58	247
432.60				11.12		1,596.20	248
				115.65		21,736.49	249
	447.46				\$612.00	6,183.60	250
	309.28			40.00		1,791.93	251
100.00				59.55		4,480.96	252
						2,228.08	253
100.00	\$78.00			38.00		1,863.60	254
				22.95	21.00	2,949.03	255
	\$420.00			6.40		1,374.98	256
	200.00			20.00		1,516.46	257
200.00						2,461.00	258
2,802.95				158.54	\$445.37	606.00	259
						8,899.83	260
				7.79		11,280.46	261
					\$66.20	625.76	262
	\$555.25			17.92		386.25	263
	179.65			2.03		5,638.74	264
	175.16					833.30	265
50.00	7.50			6.88		2,400.58	266
						908.47	267
	118.00					4,245.94	268
						673.89	269
158.98						446.25	270
						712.95	271
				45.50		796.16	272
				15.98		2,551.50	273
113.39						7,231.52	274
50.00						287.50	275
						908.27	276
				15.54		586.30	277
						588.00	278
						274.90	279
						(11)	280
944.80				7.26		149.00	281
						10,630.96	282
327.90				4.71		539.10	283
50.00	26.00			15.02		998.15	284
2,000.00	575.35					939.83	285
						308.75	286
						7,497.07	287
						375.20	288
				520.00		2,280.00	289
		\$1,299.00		1,716.26	\$49.50	202.66	290
		2,400.00		396.61		8,635.59	291
					\$243.70	3,261.73	292
				7.92		560.98	293
3,025.00	1,912.98			14.94	\$77.14	1,660.40	294
					\$50.00	17,509.60	295
						5,162.07	296
						531.17	297
						2,777.63	298
				4.00		369.42	299
				41.57		1,204.84	300
	308.55			26.08	\$30.00	819.09	301
1,741.50				98.05		6,594.13	302
72.49	272.36			34.34	\$35.00	1,422.90	303
	375.00			75.00		3,950.81	304

<sup>11</sup> Not reported.<sup>12</sup> From new members only.<sup>13</sup> Error in payment of sick benefit, \$15; refund on loan, \$34.50.<sup>14</sup> Fines.<sup>15</sup> Profits from tobacco stand and lunch counter.<sup>16</sup> Miscellaneous, \$37.14; profits from sale of buttons, \$40.<sup>17</sup> Rent of ambulance.<sup>18</sup> Donations of members, \$12.05; fines, \$12.25.<sup>19</sup> Rent of hall.<sup>20</sup> Collected for flowers.

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.			
			Entrance and reinstatement fees.	Dues.	Assessments.	Other.
						Total.
305	Abrasives.....	\$1,025.00	\$00.00	\$650.00		\$710.00
306	Agricultural implements.....	520.99		1,870.60	\$550.00	2,420.60
307	Agricultural implements.....	452.00	.50	842.80		342.80
308	Bakery.....	20.28	154.75	1,086.85		1,791.60
309	Brewery.....	447.62	48.50	760.75		855.25
310	Brewery.....	3,200.28	26.00	980.50	\$32.25	820.25
311	Brewery.....	2,049.46	48.00	622.50	\$134.75	813.80
312	Chemicals, etc.....	3,079.50	3.00	1,410.00		1,410.00
313	Chemicals, etc.....	3,079.50	3.00	247.00		250.00
314	Chemicals, etc.....	4,679.01	2,321.10	13,359.15		15,680.25
315	China ware.....	20.00	1.50	283.75		285.25
316	Clothing.....	.44	\$67.50	718.50	\$236.50	1,022.50
317	Cotton and woolen goods.....		55.50	697.00		752.50
318	Cotton goods.....	580.96	3.00	150.25	\$59.00	712.20
319	Dyeing and finishing, textiles.....	1,001.55	32.00	698.29		718.29
320	Electrical apparatus, etc.....	1,759.11	600.00	4,200.00		4,900.50
321	Elevators.....	881.96	59.00	1,761.20		1,820.20
322	Express company.....			510.50	\$192.00	702.50
323	Furniture.....	1,871.86	18.00	1,000.40		1,021.25
324	Graphophones.....	927.57	163.50	1,404.11		1,567.61
325	Insulated wire.....		48.50	391.50		435.00
326	Iron and steel, bolts and nuts.....	519.96	10.00	256.20		266.20
327	Iron and steel, bolts and nuts.....	996.07	32.00	2,229.64		2,261.64
328	Iron and steel, rolling mill, etc.....	242.67	32.00	1,354.90	\$108.00	1,492.90
329	Leather.....	.70	150.00	882.86		1,032.86
330	Leather.....		82.00	492.00	\$143.50	717.50
331	Leather.....	80.00	55.00	300.00		360.88
332	Lithographing.....		56.00	601.00		657.00
333	Machinery.....	510.33	15.00	1,433.50		1,448.50
334	Machinery.....	730.05	24.00	1,280.00		1,304.00
335	Machinery and tools.....	35.78	(*)	\$402.60		402.60
336	Mining, coal.....	60.00	13.00	80.00		93.00
337	Moldings, mirrors, etc.....	2,475.58	15.75	354.60	\$100.00	474.35
338	Paint.....	294.47		561.40		561.40
339	Pianos.....	3,010.00	18.00	764.00		782.00
340	Railroad shops.....	864.75	12.00	802.50		814.50
341	Railroad shops.....	51.49	11.55	589.00	\$135.00	735.55
342	Railroad shops.....	1,365.98	43.00	2,299.25		2,342.25
343	Railroad, steam (office only).....	80.96	372.50	5,487.00		5,868.40
344	Railway, street.....	4,024.92		5,295.00	\$950.00	6,245.00
345	Railway, street, and electric lighting.....	300.00		4,682.00		4,682.00
346	Rubber goods.....	357.60	11.00	236.45		247.45
347	Shade rollers.....	458.86	76.00	270.00		346.00
348	Tools, saws, etc.....	1,371.61	116.00	4,267.50		4,383.50
349	Typewriters.....	817.61	20.00	330.00	\$44.00	394.00
350	Wire and wire nails.....	410.87	120.00	2,778.58		2,868.58
351	Agricultural implements.....	1,603.02		1,638.29		1,638.29
352	Agricultural implements.....	5,315.14		8,201.61		8,201.61
353	Agricultural implements.....			23,626.56		23,626.56
354	Agricultural implements.....	6,774.74		12,398.22		12,398.22
355	Brass goods, etc.....	3,134.77	57.00	1,221.00		1,278.00
356	Brewery.....	214.85	14.00	1,045.42	\$290.50	1,353.62
357	Bridges, etc.....			1,520.22		1,520.22
358	Cars.....	144.38	50.50	1,564.15		1,614.65
359	Dry dock.....			1,050.00		1,050.00
360	Electric light.....	(*)	(*)	(*)	(*)	(*)
361	Foundry.....	1,465.03	10.00	455.00		465.00
362	Iron and steel, rolling mill, etc.....		34,699.00	163,009.03		197,708.03
363	Iron and steel, rolling mill, etc.....	2,425.19	169.40	1,140.40		1,309.80
364	Iron and steel, rolling mill, etc.....	1,634.00	185.00	8,995.54	\$804.00	9,984.54
365	Iron and steel, rolling mill, furnaces, etc.....	26,732.31	5,750.00	72,965.10		78,715.10
366	Lithographing.....	1,396.41	79.00	606.00		685.00
367	Lithographing.....	719.93	2.50	274.40		276.90

\* Death.

\* Benefit refunded.

\* Fines.

\* Receipts.

\* Sale of badges, \$2.25; traveling cards, \$1.90; flowers, \$2.55.

\* Each member pays entrance fee yearly.

\* Sale of badges, \$5; benefits refunded, 71 cents; transfer from old bank book, \$2.47.

\* Included in dues.

\* Including entrance and reinstatement fees.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
				\$36.00		\$1,771.00	305
\$200.00				107.69	\$101.25	3,350.53	306
60.00		\$10.00				854.80	307
379.00	\$200.00	109.69		41.20		2,541.72	308
			\$30.90	120.00	\$20.00	1,463.77	309
	\$450.25			98.88	\$6.70	4,674.46	310
	516.63			98.10		3,477.49	311
200.00			70.00			1,660.00	312
7,840.11				128.18		3,462.08	313
						28,199.37	314
						305.25	315
	161.96			9.10		1,062.04	316
				31.23		914.46	317
110.00						824.44	318
	1,052.00					1,829.84	319
500.00	645.08			4.11	\$8.18	7,611.61	320
	50.00					3,760.54	321
	450.00			63.41		752.50	322
				41.85		2,065.62	323
53.16						2,987.08	324
114.32			350.00	13.00		435.00	325
				25.00		882.32	326
				12.72		3,717.03	327
	78.56					1,748.29	328
	95.25					1,112.12	329
						812.75	330
						440.88	331
						667.00	332
				12.00		1,970.83	333
808.50	128.39			40.19		3,011.13	334
	72.20			1.25		511.83	335
						153.00	336
	287.50			46.90	\$39.00	3,323.33	337
75.00				40.00		970.87	338
	350.00					4,142.00	339
				24.86		1,704.11	340
						787.04	341
	396.00					4,104.23	342
				40.04		5,989.40	343
	401.40	21,323.75	1,000.00	6,908.10	\$34,671.64	74,574.81	344
				26.72		5,008.72	345
						605.05	346
				6.98		811.84	347
	488.05			375.00		6,598.16	348
	95.82			22.58		1,330.01	349
				52.50		3,361.96	350
				39.02		3,280.33	351
					\$5,454.10	13,516.75	352
959.35				142.44		29,080.66	353
				88.48		20,274.75	354
	290.10			5.00		4,501.25	355
						1,872.57	356
	512.37					1,520.22	357
					\$712.00	2,968.40	358
						1,060.00	359
(*)				(*)		(*)	360
	100.15			52.20		2,091.38	361
19,118.00					\$3,690.00	220,516.08	362
	198.71			46.15		3,979.85	363
23,597.60	392.00					12,010.54	364
				1,152.38		130,197.36	365
	94.20			47.89		2,213.50	366
25.00				21.41		1,043.24	367

\* Miscellaneous.

11 Benefit refunded, \$22; deposits to savings accounts by employees, \$34,649.64.

12 For payment of rent.

13 Guarantee company under old contract, \$1,468.34; debit balance due establishment, \$3,985.76.

14 Benefits refunded, \$12; savings account, \$900; donation from individual, \$100.

15 Not shown, as fund is not 1 year old.

16 Hospital receipts.

17 Permanent disability.

TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				
			Entrance and reinstatement fees.	Dues.	Assessments.	Other.	Total.
368	Locomotives	\$1,617.31		\$9,562.70			\$9,562.70
369	Machinery	170.00	\$17.00	323.90			340.90
370	Mining, coal	445.83		1,575.50	\$1,320.00		2,895.50
371	Mining, coal	714.15		2,485.20	* 208.25		2,693.45
372	Mining, coal	454.04		1,371.15			1,371.15
373	Mining, coal	8,139.74		8,232.28			8,232.28
374	Mining, coal	696.37		1,550.63			1,550.63
375	Mining, coal	3,445.51	(*)	4,191.63			4,191.63
376	Mining, copper			18,870.15			18,870.15
377	Mining, copper	670.79		6,223.50			6,223.50
378	Mining, copper	859.21		5,200.50			5,200.50
379	Mining, copper	1,350.29		7,148.45			7,148.45
380	Mining, iron ore	5,199.01		6,351.55			6,351.55
381	Mining, iron ore	47,410.50		8,113.77			8,113.77
382	Mining, iron ore	(*)		14,000.00			14,000.00
383	Printing, newspaper	251.78	12.00	802.50			814.50
384	Pulleys	535.76	22.50	466.65	* 249.00		738.15
385	Pulp	225.35	25.00	1,040.00			1,065.00
386	Saw mill	118.52		14,578.49			14,578.49
387	Carpets		91.50	1,189.50			1,281.00
388	Cereals	1,323.82	32.00	854.50	* 2,647.50		3,534.00
389	Express company	1,498.05		8,631.00		* \$200.00	8,831.00
390	Furniture	56.10		348.45			348.45
391	Iron and steel, blast furnace	278.00	20.00	587.00			607.00
392	Iron and steel, rolling mill, etc.	169.06	95.00	1,015.07			1,110.07
393	Iron and steel, rolling mill, etc.	200.83	17.00	1,461.00			1,478.00
394	Iron and steel, rolling mill, etc.	1,613.90	39.50	1,167.85	* 272.00		1,479.35
395	Locomotives	1,498.42		7,555.51			7,555.51
396	Mining, coal	48.50	1.00	238.00			239.00
397	Mining, coal	12,532.72		42,547.63			42,547.63
398	Mining, coal	75.00	5.00	360.00			365.00
399	Mining, coal	10.00		293.50			293.50
400	Mining, coal	728.99		1,680.00			1,680.00
401	Mining, coal	394.88		1,090.50			1,090.50
402	Mining, coal	322.13		903.15			903.15
403	Railway, street	1,545.40	1,184.00	12,360.35	* 3,598.00	* 163.80	17,306.15
404	Railway, street	834.73		4,053.00			4,053.00
405	Railway, street	5,398.78		3,316.50			3,316.50
406	Railway, street, and electric lighting	1,391.98	6.00	4,158.00	* 1,732.50		5,896.50
407	Railway, street, and electric lighting	614.44		1,233.00	* 479.50		1,712.50
408	Railway, street, and electric lighting	8,126.07	453.00	10,944.00			11,397.00
409	Rubber goods	90.00	5.00	250.00	* 100.00		355.00
410	Store, department	1,011.46		5,700.55			5,700.55
411	Stoves and ranges	788.82	11.00	736.90		* 25	749.15
412	Agricultural implements	752.20	7.50	174.00			181.50
413	Collars, cuffs, and shirts	1,073.90	345.00		* 3,846.00		4,191.00
414	Cotton goods	17,122.30	48.00	1,309.50			1,357.50
415	Cotton goods	1,650.33	7.00	479.60			486.60
416	Electric light and power	2,174.04	534.00	2,158.10			2,692.10
417	Gas	2,995.66	63.00	3,163.50			3,226.50
418	Gas and electric light			1,200.22			1,200.22
419	Lime	563.31		1,204.00			1,204.00
420	Railroad, steam (office only)	1,020.26	191.00		* 4,647.50		4,838.50
421	Railway, street			7,271.05			7,271.05
422	Railway, street	3,685.65	366.00	1,553.50	* 10,112.50		12,062.00
423	Silk	56.65			* 575.90		575.90
424	Steamship employees	1,661.40	122.00	444.00	* 4,550.00		5,116.00

1 Death.

2 To replenish fund.

3 Included in dues.

4 Including entrance and reinstatement fees.

5 Overpay collected.

6 Not reported.

7 Miscellaneous.

8 Donations of members.

9 Unclaimed benefits.

10 Withdrawals.

## ESTABLISHMENT FUNDS—Continued.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
						\$11,170.01	368
						510.90	369
				\$15.00		3,341.33	370
						3,422.60	371
						1,826.19	372
						16,372.02	373
\$100.00						2,297.00	374
				90.12		7,727.26	375
18,870.15				25,960.00	\$46.00	63,746.30	376
				385.00		7,279.29	377
				900.00		6,950.71	378
				594.19		9,092.93	379
				208.27		11,758.83	380
8,113.77						63,638.04	381
				(*)		(*)	382
					5.00	1,071.28	383
				15.00	60.25	1,340.16	384
				19.65		1,310.00	385
	\$275.50					14,697.01	386
						1,556.50	387
	528.95			32.08		4,889.90	388
348.45				69.21		10,927.21	389
						753.00	390
50.00						885.00	391
						1,329.13	392
						1,678.83	393
						3,093.25	394
				37.11	\$61.00	9,152.04	395
7,292.50						287.50	396
				687.72		63,060.57	397
						440.00	398
						303.50	399
						2,408.99	400
						1,485.28	401
	1,085.10					1,225.28	402
				37.71		19,974.36	403
1,000.00				138.77	18.00	4,905.73	404
	347.25				10.00	9,864.05	405
						7,635.73	406
						2,326.94	407
690.28	2,418.47	\$200.00		706.88	3,478.01	27,016.71	408
						445.00	409
312.50	899.10			149.36	2.00	8,044.97	410
	15.00			33.52		1,585.49	411
	175.00					1,108.70	412
				33.24	145.50	5,448.64	413
				318.55	712.00	18,810.35	414
				71.21		2,208.14	415
600.00	2,991.60					8,457.74	416
				134.20		6,355.36	417
300.05			\$250.00			1,750.27	418
45.92						1,813.23	419
				20.75		5,879.51	420
1,015.78						8,286.83	421
450.00						16,197.65	422
						632.55	423
				31.64	1.00	6,840.04	424

<sup>11</sup> Donations; source not specified.

<sup>12</sup> Prizes not called for, \$80; deposited by members, \$281.84; from clubroom, \$1,625.17; from bonding department, \$1,491.

<sup>13</sup> Receipts.

<sup>14</sup> Fines.

<sup>15</sup> In lieu of dues.

<sup>16</sup> Lunch-counter rent.

<sup>17</sup> Including investments.

<sup>18</sup> Overpaid by secretary.



TABLE VIII.—RECEIPTS OF

Fund number.	Industry.	Cash on hand at beginning of year.	Contributions of members.				
			Entrance and re-statement fees.	Dues.	Assess-ments.	Other.	Total.
425	Cement.	\$1,882.65		\$3,890.50			\$3,890.50
426	Enameled and stamped ware.	1,996.29	\$35.00	2,185.34			2,170.34
427	Iron and steel, rolling mill, etc.	5,654.67	165.09	4,806.00			4,970.00
428	Iron and steel, rolling mill, etc.	1,981.10	526.90	4,510.30			5,037.20
429	Iron and steel, rolling mill, fur-naces, etc.	7,216.17	392.35	12,613.50	\$3,381.25	\$5.00	16,362.10
430	Iron and steel, rolling mill, fur-naces, etc.	2,686.80	175.00	3,930.50			4,105.50
431	Iron and steel, rolling mill, fur-naces, etc.	1,251.00	186.00	2,564.50			2,750.50
432	Railway, street.	849.26	72.50	1,701.50			1,774.00
433	Steamship employees.	7,034.48	40.00	1,802.85			1,842.85
434	Carpets, etc.	1,811.08	27.00	992.00			1,019.00
435	Express company.	1,647.72	45.00	946.40			991.40
436	Express company.	2,981.24	162.00	2,442.85			2,604.85
437	Express company.	9,577.89	220.00	4,291.25			4,511.25
438	Mining, coal.	\$ 519.11		\$ 190.54			\$ 190.54
439	Mining, coal.	99.29			\$ 278.00		278.00
440	Mining, coal.	126.13		272.79			272.79
441	Mining, coal.	165.75		196.75			196.75
442	Mining, coal.	670.85		639.75			639.75
443	Mining, coal.	77.88			\$ 207.10		207.10
444	Mining, coal.	127.35					
445	Stoves and ranges.	297.25	2.00		\$ 358.50		360.50
446	Watch cases.	1,852.57	12.00	4,041.00			4,041.00
447	Enameled and stamped ware.	155.90	12.00	875.00			887.00
448	Foundry.	5.09	167.50	3,353.00	\$ 604.00	\$ 2.00	4,126.50
449	Iron and steel, rolling mill, etc.	.06	\$ 257.00	5,271.00	\$ 1,285.50		6,813.50
450	Iron and steel, rolling mill, fur-naces, etc.	150.00	20.00	1,770.00			1,790.00
451	Iron and steel, rolling mill, fur-naces, etc.	195.76	30.00	1,519.00			1,549.00
452	Mining, coal.	2,687.19		3,110.35			3,110.35
453	Correspondence schools, etc.	346.19	45.00	2,080.30			2,125.30
454	Cotton goods.	5,553.41	50.00	1,763.25			1,813.25
455	Cotton goods.	3,885.60	141.00	1,591.95			1,732.95
456	Cotton goods.	2,002.67	18.25	899.60			917.85
457	Machinery.	6,641.95		6,002.00			6,002.00
458	Mining, coal.	39,490.33		81,310.00			81,310.00
459	Optical goods.	1,611.64					
460	Railway, street.						
461	Woolen goods.						

<sup>1</sup> Includes fee of \$1 per member for physician's services.

\* Death.

\* Fines.

\* Benefit refunded.

## ESTABLISHMENT FUNDS—Concluded.

Contributions of employers.	Profits from entertainments, etc.	Loans repaid.	Money borrowed.	Interest, dividends, rents, etc.	Other.	Total including cash on hand at beginning of year.	Fund number.
\$338.95						\$5,611.10	425
				\$99.81		4,266.44	426
	\$156.55			275.35		11,056.57	427
	913.82			145.37		8,076.99	428
8,326.00					\$1.14	81,935.41	429
				128.48		6,870.78	430
				15.00		4,016.50	431
	561.41			33.14		3,217.81	432
1,802.85				622.50		11,302.68	433
	269.75			35.19		2,330.08	434
				86.57		2,944.06	435
				847.75		5,672.66	436
\$48.00						14,436.89	437
						767.65	438
						377.29	439
						398.92	440
45.00						362.50	441
47.75						1,355.60	442
297.00			\$293.75			332.73	443
						718.10	444
500.00				2,206.82	5,250.00	657.75	445
				40.74		13,849.39	446
				16.45		1,042.90	447
						4,132.19	448
						6,854.32	449
						1,956.45	450
						1,744.76	451
250.00				43.00		5,840.54	452
				200.00		2,321.49	453
				330.00		7,696.66	454
				221.86		5,840.41	455
				73.70		2,999.22	456
6,002.00				168.12		18,339.08	457
20,632.50			168.74	2,962.70		144,594.27	458
5,000.00				1,641.05		8,252.69	459
480.00						490.00	460
2,584.41						2,584.41	461

\* For 3 months only.

\* In lieu of dues.

\* Sale of securities.

\* Each member pays entrance fee yearly.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.					Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.	
1	Abrasives	\$1,804.64	\$384.80		\$35.04		\$919.84	51.0	
2	Agricultural implements	966.42	187.67				187.67	19.4	
4	Air brakes	35,657.93	8,700.00		424.09		9,124.09	25.6	
5	Automobiles, etc.	4,193.31		\$1,419.44	53.02		1,472.46	35.1	
7	Barbers' supplies, manufacturing and wholesale	739.65	130.80			\$48.10	178.90	24.1	
9	Boxes and baskets	681.40	15.60	142.60	21.00		179.20	26.3	
10	Brass foundry	1,069.73	250.00			11.20	251.20	23.5	
11	Brass goods, etc.	209.99		88.05	14.69		102.74	48.9	
12	Brass goods, etc.	2,212.05			150.00		150.00	6.8	
13	Brewery	621.40	300.00	11.80	13.20		324.50	52.2	
14	Brewery	1,349.30		854.82	16.98		871.80	64.6	
16	Bridges	471.25		51.00			51.00	10.8	
17	Bridges	927.70	100.00				100.00	10.8	
19	Carpets and curtains	2,662.06		506.93	10.33		519.26	19.5	
20	Carpet sweepers	694.78			43.70		43.70	6.3	
22	Carriages and wagons	1,603.60	796.80				796.80	49.7	
24	Cars	428.69		93.70	5.49		99.19	23.1	
25	Cartridges	1,694.30		475.35	15.95		491.30	29.0	
26	Car wheels, etc.	1,229.75	240.00				240.00	19.5	
27	Cash registers	12,483.55	3,527.63				3,527.63	28.3	
28	Celluloid goods	3,107.72	412.00		50.02		462.02	14.9	
29	Cereals	825.66		67.75	15.61		83.36	10.1	
30	Cereals	822.85	393.80		7.20		401.00	48.7	
31	Chemicals, etc.	982.80	400.00				400.00	40.7	
32	Chemicals, etc.	1,049.25	524.63				524.63	50.0	
34	Chocolate	1,510.50	735.00				735.00	48.7	
35	Coffins	535.05		260.50	11.40		271.90	50.8	
36	Cooperage	376.70			18.00		18.00	4.8	
37	Cotton goods	112.60			32.85		32.85	29.2	
38	Cotton goods	234.80	74.90				74.90	31.9	
39	Cotton, spool	206.00	40.00				40.00	19.4	
40	Cotton, spool	1,224.83	260.00	146.50	35.28		441.78	36.1	
41	Cotton, spool	492.77	260.00	178.00	54.77		492.77	100.0	
42	Cotton, spool	1,821.86	260.00	178.00	28.24		466.24	25.6	
43	Cotton wadding and waste	332.65	120.00				120.00	36.1	
44	Dry docks, etc.	2,301.78		85.53			85.53	3.7	
45	Electric apparatus	11,313.94		98.92			98.92	.9	
46	Electric apparatus, etc.	2,302.46			295.96		295.96	12.9	
47	Electric apparatus, etc.	1,969.00			15.10		15.10	.8	
48	Electric apparatus, etc.	7,771.07			252.07		252.07	3.2	
49	Electric apparatus, etc.	4,243.92	1,700.00		2.02		1,702.02	40.1	
50	Electric light and power	3,661.91	725.10				725.10	19.8	
51	Electric power	1,608.60	731.37		107.85		839.22	52.2	
52	Enameled and stamped ware	1,333.40		260.55	180.00		440.55	33.0	
53	Express company	1,874.73			98.63		98.63	5.3	
54	Express company	3,862.68			114.68		114.68	3.0	
56	Firearms	1,213.45			13.35		13.35	1.1	
57	Fire brick, etc.	105.30	28.00				28.00	26.6	
59	Fur goods, manufacturing, wholesale and retail	1,742.32	100.00	283.74	104.58		488.32	28.0	
60	Furniture	167.77	15.27				15.27	9.1	
62	Furniture	469.98			3.48		3.48	.7	
63	Furniture	262.25	12.00				12.00	4.6	
64	Furniture	629.08		9.33	5.25		14.58	2.3	
65	Gas	20,291.93	8,087.25		1,542.08	1.20	9,629.53	47.5	
67	Hardware, etc.	7,490.92	93.36	78.35	131.68		303.29	4.0	
68	Hardware, vehicle	2,791.94		218.05	102.49		320.54	11.5	
70	Hats	443.19	10.00	73.16	10.53		93.60	21.1	
72	Heating apparatus	921.34			23.84		23.84	2.6	
75	Iron and steel, forgings	2,630.94	260.00	429.60	13.74		703.34	26.7	
76	Iron and steel, rolling mill, etc	83,201.03	5,419.66		473.14		5,892.80	17.7	
78	Iron and steel, rolling mill, etc	2,314.88		105.08	58.90		163.98	7.1	
80	Iron and steel, rolling mill, etc	982.90		146.20			146.20	14.9	
83	Jewelry	542.50			110.00		110.00	20.3	
84	Knit goods	410.45			21.15		21.15	5.2	
86	Leather	306.08		.16	21.92		22.08	7.2	

1 Donations of members.

2 Sale of receipt books.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.					Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.	
88	Lithographing.....	\$467.75			\$15.00		\$15.00	3.2	
89	Lithographing.....	275.00			52.50		52.50	19.1	
90	Locomotives.....	1,444.94			24.00		24.00	1.7	
91	Locomotives.....	23,416.00			86.40		86.40	.4	
92	Locomotives.....	797.10		\$269.45	25.35		294.80	37.0	
93	Locomotives.....	1,670.20		239.32	11.49		250.81	15.0	
94	Looms.....	646.00			40.00		40.00	6.2	
95	Looms.....	1,692.62			13.27		13.27	.8	
96	Machinery.....	10,323.98	\$4,967.50		176.50		5,144.00	49.8	
97	Machinery.....	706.99		26.24	11.75		37.99	5.4	
98	Machinery.....	440.74			3.89		3.89	.9	
99	Machinery.....	12,911.75	3,492.48		524.27		4,016.75	31.1	
100	Machinery.....	820.90	273.65				273.65	33.3	
101	Machinery.....	1,305.00	644.00				644.00	49.3	
102	Machinery.....	352.25			24.00		24.00	6.8	
104	Machinery.....	173.82			173.82		173.82	100.0	
105	Machinery.....	1,287.90			84.15	\$55.00	139.15	10.8	
106	Machinery.....	8,621.08			9.33		9.33	.3	
107	Machinery and tools.....	11,405.17	1,130.00				1,130.00	9.9	
108	Machinery and tools.....	447.10			80.00		80.00	17.9	
109	Machinery and tools.....	5,779.30				\$9.00	9.00	.2	
110	Machinery and tools.....	2,323.88			12.28		12.28	.5	
111	Machine shops.....	505.90	100.00		3.75		103.75	20.5	
113	Machine shops and foundry.....	2,339.60	770.26				770.26	32.9	
114	Malted milk.....	453.94	20.00		26.19		46.19	10.2	
115	Marble quarries.....	21,673.45	21,673.45				21,673.45	100.0	
116	Mining, coal.....	3,473.67		960.00			960.00	27.6	
117	Mining, coal.....	1,657.96			46.00		46.00	2.8	
119	Mining, coal.....	1,010.90	30.00			\$72.50	102.50	10.1	
120	Mining, coal.....	3,761.75	2,000.00				2,000.00	53.2	
121	Mining, coal.....	7,360.22	3,683.44				3,683.44	50.0	
122	Mining, coal.....	5,080.51	3,680.51				3,680.51	72.4	
123	Mining, coal.....	1,471.50	60.00				60.00	4.1	
126	Mining, coal.....	2,613.54	416.98				416.98	16.0	
127	Mining, coal.....	17,915.22	6,375.00				6,375.00	35.6	
128	Mining, coal.....	141,844.87			2,000.00		2,000.00	1.4	
129	Mining, coal.....	36,263.75	16,270.27		1,000.00		17,270.27	47.6	
130	Mining, zinc.....	614.37			12.16		12.16	2.0	
132	Oil, refining.....	1,949.25			24.00	\$3.75	27.75	1.4	
134	Optical goods.....	5,007.29	1,056.50		90.89		1,147.39	22.9	
135	Paint and varnish.....	1,073.43			9.57		9.57	.9	
136	Paint and varnish.....	1,519.65			87.77		87.77	5.8	
137	Paper.....	2,480.53	481.00				481.00	19.4	
142	Paper and pulp.....	7,348.62	668.05				668.05	9.1	
144	Paper, building, etc.....	250.45			22.75		22.75	7.8	
145	Paper, cardboard.....	608.00	100.00				100.00	16.4	
146	Paper, cardboard, etc.....	3,052.73	990.11		82.50		1,072.61	35.1	
147	Pencils.....	2,206.82	260.00	689.97			949.97	43.0	
148	Pickles, etc.....	787.66			21.96		21.96	2.8	
149	Plumbers' supplies.....	2,317.60	200.00				200.00	8.6	
151	Pottery, china, etc.....	217.28			78		78	.4	
152	Pottery, china, etc.....	682.13		100.00	10.88		110.88	16.3	
153	Pottery, china, etc.....	1,028.29		97.84	4.65		102.49	10.0	
159	Pottery, sanitary.....	420.26			1.11		1.11	.3	
160	Pottery, sanitary.....	527.07			3.57		3.57	.7	
164	Printing and binding.....	1,312.05		180.50			180.50	13.8	
165	Printing and binding.....	526.00			11.80		11.80	2.2	
166	Printing and binding.....	443.86		36.96			36.96	8.3	
168	Printing and binding.....	615.19			62.19		62.19	10.1	
169	Printing and binding.....	749.54			53.54		53.54	7.1	
170	Printing and binding.....	1,324.27	250.00	15.00	71.77		336.77	25.4	
171	Printing and binding.....	644.98		164.53	23.45		187.98	29.1	
172	Printing and binding.....	1,189.95		23.45	52.50		75.95	6.4	
174	Printing, newspaper.....	693.94			29.94		29.94	4.3	

1 Donations of members, \$5; advertisements in roster, \$50.

2 Donations; source not specified.

3 Donations of members.

4 Sale of receipt books.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.					Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.	
175	Printing, newspaper.....	\$2,129.25			\$416.25		\$416.25	19.5	
176	Printing, newspaper.....	4,213.29			1,537.04		1,537.04	36.5	
177	Printing, newspaper.....	357.10			6.35		6.35	1.8	
178	Printing, newspaper.....	1,136.96			424.96		424.96	37.4	
179	Railroad shops.....	737.00			16.00	\$2.00	18.00	2.4	
180	Railroad shops.....	1,802.58		\$80.85	45.19	\$1.79	107.83	6.0	
182	Railroad shops.....	1,183.07		90.42			90.42	7.6	
183	Railroad shops.....	610.00			3.00		3.00	.5	
185	Railway, street.....	44,891.78	\$3,079.22	7,380.41	1,620.08	\$434.57	12,464.28	27.8	
186	Railway, street.....	9,365.96		2,341.49			2,341.49	25.0	
187	Railway, street.....	250.77			2.77		2.77	1.1	
188	Railway, street.....	48,590.50	6,279.83		625.67		6,905.50	14.2	
189	Railway, street.....	2,031.32		399.22	18.05		417.27	20.5	
190	Railway, street.....	11,371.80		1,679.40	296.20	\$203.70	2,179.30	19.2	
191	Railway, street.....	30,596.67	11,539.82	2,778.55	680.80		14,998.67	49.0	
192	Railway, street.....	1,052.85		364.61	44.69	\$2.30	411.00	39.1	
193	Railway, street.....	70,586.29	15,455.51				15,455.51	21.9	
194	Railway, street.....	3,832.58	466.08	557.50	6.00		1,029.58	26.9	
195	Railway, street.....	51,022.08	3,300.00		863.58		4,163.58	8.2	
196	Railway, street.....	9,421.17		1,116.00		\$124.00	1,240.00	13.2	
197	Railway, street.....	810.81		16.00	16.65		32.65	4.0	
199	Railway, street, and electric lighting.....	88,200.84	22,435.16		25.13		22,460.29	58.8	
200	Railway, street, and electric lighting.....	1,272.50	609.00		20.00		629.00	49.4	
201	Railway, street, and electric lighting.....	2,537.86		540.86			540.86	21.3	
202	Regalia, etc.....	893.85	261.75				261.75	29.3	
203	Rubber boots and shoes.....	405.98		104.61	10.87		115.48	28.4	
206	Bash, doors, and blinds.....	392.50			5.50		5.50	1.4	
207	Bash, doors, and blinds.....	661.00			35.00		35.00	5.3	
208	Scales.....	432.88			140.88		140.88	32.5	
209	Sewing machines.....	2,958.33			75.88		75.88	2.6	
210	Shipbuilding.....	2,315.00	100.00	62.00	20.00		182.00	7.9	
211	Shipbuilding.....	10,707.47			163.03		163.03	1.5	
212	Shipbuilding.....	2,117.00		831.60	36.40		868.00	41.0	
214	Shoes.....	447.46		82.80	43.36		126.16	28.2	
216	Shoes.....	473.47			117.32		117.32	24.8	
219	Show cases, bar fixtures, etc.....	634.30	54.00	60.00			114.00	18.0	
220	Silk.....	1,699.01	546.03		61.00		607.03	35.7	
221	Silver-plated ware.....	1,278.08	300.00		95.58		395.58	30.9	
222	Silversmiths.....	6,139.90			13.64		13.64	.2	
224	Slaughtering and meat packing.....	4,860.40	1,121.65				1,121.65	23.1	
226	Smelting and refining, copper and lead.....	8,512.50			6.00		6.00	.1	
227	Soap.....	1,921.70		440.70	6.80		447.50	23.3	
228	Soap.....	1,296.19			37.72		37.72	2.9	
229	Soda-water apparatus.....	1,834.04		128.46	.80		129.26	7.0	
231	Store, department.....	22,039.68	500.00	4,012.79	318.89		4,831.68	21.9	
232	Store, department.....	1,542.93		151.04	327.84		478.88	31.0	
234	Store, department.....	531.24	75.00	50.00			125.00	23.5	
237	Store, department.....	13,596.61	1,000.00				1,000.00	7.4	
238	Store, department.....	7,194.37	1,000.00	238.44	36.68		1,275.12	17.7	
239	Store, department.....	1,877.22	482.07				482.07	25.7	
240	Store, department.....	9,312.40	4,277.40				4,277.40	45.9	
241	Store, department.....	1,580.00		120.00			120.00	7.7	
243	Store, department.....	14,064.72			315.97		315.97	2.2	
245	Store, dry goods, retail.....	4,928.56		99.50	47.16		146.66	3.0	
246	Store, dry goods, etc., whole-sale and retail.....	1,081.95	12.00				12.00	1.1	
247	Store, furniture, etc.....	941.94	300.40	53.50			353.90	37.6	

1 Sale of constitution and by-laws.

2 Donations of members.

3 Profits from billiard room and cigar stand.

4 Sale of toilet supplies, \$97.20; sale of lost articles, \$106.50.

5 Sale of supplies to members.

6 Donations; source not specified.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.				Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.
248	Store, harness, etc., wholesale.	\$376.32	\$432.60		\$11.12		\$443.72	50.6
249	Store, mail order.	15,172.85			115.65		115.65	.8
250	Store, mail order.	4,728.40		\$447.46			447.46	9.5
251	Stoves and ranges.	375.28		309.28	40.00		349.28	39.9
252	Stoves and ranges.	2,453.80	100.00		59.55		159.55	6.5
253	Stoves and ranges.	1,840.12				\$55.75	5.75	.4
254	Stoves and ranges.	1,116.00			38.00		38.00	3.4
255	Telephone operating.	2,118.45	100.00		22.95		122.95	5.8
256	Terra cotta.	833.90			6.40		6.40	1.2
257	Tinware, etc.	829.14		262.94			262.94	31.7
258	Transfer company.	1,676.00		200.00	20.00		220.00	13.1
260	Watches.	6,658.91	200.00		158.54	\$445.37	803.91	12.1
261	Watches.	8,408.85	2,802.95				2,802.95	33.3
262	Wire.	299.40			7.79		7.79	2.6
264	Wire.	4,046.67		243.00	17.92		260.92	6.4
265	Wire.	517.93		179.65	2.03		181.68	35.1
266	Automobiles, etc.	1,165.66		175.16			175.16	15.0
267	Bleacheries.	435.00	50.00	7.50	6.88		64.38	14.8
269	Brass and copper, rolling mill.	336.00		118.00			118.00	25.1
272	Dry dock.	692.68	158.98				158.98	23.0
273	Firearms.	1,077.00			45.50		45.50	4.2
274	Firearms.	6,715.48			15.98		15.98	.2
276	Glass.	568.97	113.39				113.39	19.9
278	Harness and saddlery.	260.19	50.00		15.54		65.54	25.2
282	Machinery and tools.	9,446.84	944.80		7.26	\$49.75	1,001.81	10.6
284	Optical goods, etc.	897.31			4.71		4.71	.5
285	Paint.	670.82	227.90		15.02		342.92	51.1
286	Pianos.	296.80	50.00	26.00			76.00	25.6
287	Pianos.	3,836.53	2,000.00	575.35			2,575.85	67.1
289	Printing, newspaper.	2,080.00			520.00		520.00	25.0
291	Printing, newspaper.	2,297.26			1,716.26		1,716.26	74.7
292	Printing, newspaper.	834.86			395.61		395.61	47.4
293	Printing, newspaper.	275.25				\$243.70	243.70	88.5
294	Railroad shops.	1,334.92			7.92		7.92	.6
295	Railway, street, elevated.	16,507.56	3,025.00	1,912.98	14.94	\$40.00	4,992.92	30.2
296	Refining, copper.	3,393.00			\$50.00		50.00	1.5
299	Shoes.	291.40			4.00		4.00	1.4
300	Shoes.	568.82			41.57		41.57	7.3
301	Silk.	395.73		308.55	26.08	\$12.05	346.68	87.6
302	Smelting.	3,581.05	1,741.70		98.05		1,839.55	51.4
303	Store, clothing, retail.	1,296.94	72.49	272.36	34.34		379.19	29.2
304	Watch cases.	2,089.81		375.00	75.00		450.00	21.5
305	Abrasives.	746.00			36.00		36.00	4.8
306	Agricultural implements.	2,829.54	200.00		107.69		307.69	10.9
307	Agricultural implements.	392.99	50.00				50.00	12.7
308	Bakery.	2,411.80	379.00	200.00	41.20		620.20	25.7
309	Brewery.	975.25			120.00		120.00	12.3
310	Brewery.	1,464.08		440.25	96.88		537.13	36.7
311	Brewery.	1,428.03		516.63	98.10		614.73	43.0
312	Chemicals, etc.	1,610.00	200.00				200.00	12.4
313	Chemicals, etc.	373.18			128.18		128.18	33.0
314	Chemicals, etc.	23,520.36	7,840.11				7,840.11	33.3
316	Clothing.	1,031.60			9.10		9.10	.9
317	Cotton and woolen goods.	914.46		161.96			161.96	17.7
318	Cotton goods.	248.48			31.23		31.23	12.8
319	Dyeing and finishing, textiles.	828.29	110.00				110.00	13.3
320	Electrical apparatus, etc.	5,852.50		1,082.00			1,082.00	18.0
321	Elevators.	2,878.58	500.00	546.09	4.11	\$5.00	1,055.20	36.7
322	Express company.	752.50		50.00			50.00	6.6
323	Furniture.	1,084.76			68.41		68.41	5.8
324	Graphophones.	2,059.46		450.00	41.85		491.85	23.9

1 Donations of members.

2 Donations, source not specified, \$305.87; rent of bicycle shed, \$139.50

3 Profits from tobacco stand and lunch counter.

4 Profits from sale of buttons.

5 Rent of ambulance.

6 Sale of badges.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS—Continued.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.					Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.	
326	Iron and steel, bolts and nuts	\$362.36	\$83.16		\$13.00		\$96.16	26.5	
327	Iron and steel, bolts and nuts	2,400.96	114.82		25.00		139.82	5.8	
328	Iron and steel, rolling mill, etc	1,506.62			12.72		12.72	.8	
329	Leather	1,111.42		\$78.56			78.56	7.1	
330	Leather	812.75		95.25			95.25	11.7	
333	Machinery	1,460.60			12.00		12.00	.8	
334	Machinery	2,281.08	808.50	128.39	40.19		977.08	42.8	
335	Machinery and tools	476.05		72.20	1.25		73.45	15.4	
337	Moldings, mirrors, etc.	847.75		287.50	46.90		334.40	39.4	
338	Paint	676.40	75.00		40.00		115.00	17.0	
339	Pianos	1,132.00		350.00			350.00	30.9	
340	Railroad shops	839.86			24.88		24.88	3.0	
342	Railroad shops	2,738.25		396.00			396.00	14.5	
343	Railroad, steam (office only)	5,908.44			40.04		40.04	.7	
344	Railway, street	48,226.14		401.40	6,908.10		7,309.50	15.2	
345	Railway, street, and electric lighting	4,708.72			26.72		26.72	.6	
347	Shade rollers	352.98			6.98		6.98	2.0	
348	Tools, saws, etc.	5,226.55		468.05	375.00		843.05	16.1	
349	Typewriters	512.40		95.82	22.58		118.40	23.1	
350	Wire and wire nails	2,951.08			52.50		52.50	1.8	
351	Agricultural implements	1,677.31			39.02		39.02	2.3	
354	Agricultural implements	13,500.01	959.35		142.44		1,101.79	8.2	
355	Brass goods, etc.	1,366.48			88.48		88.48	6.5	
356	Brewery	1,657.72		299.10	5.00		304.10	18.3	
358	Cars	2,839.02		512.37		\$100.00	612.37	21.6	
361	Foundry	626.35		109.15	52.20		161.35	25.8	
362	Iron and steel, rolling mill, etc	220,516.03	19,118.00				19,118.00	8.7	
363	Iron and steel, rolling mill, etc	1,554.66		198.71	46.15		244.86	15.8	
364	Iron and steel, rolling mill, etc	10,376.54		392.00			392.00	3.8	
365	Iron and steel, rolling mill, furnaces, etc.	103,465.08	23,597.60		1,163.38		24,749.98	23.9	
366	Lithographing	827.09		94.20	47.89		142.09	17.2	
367	Lithographing	323.31	25.00		21.41		46.41	14.4	
371	Mining, coal	2,708.45			15.00		15.00	.6	
374	Mining, coal	1,600.63	100.00				100.00	6.2	
375	Mining, coal	4,281.75			90.12		90.12	2.1	
376	Mining, copper	68,746.30	18,870.15		25,960.00		44,830.15	70.3	
377	Mining, copper	6,608.50			385.00		385.00	5.8	
378	Mining, copper	6,100.50			900.00		900.00	14.8	
379	Mining, copper	7,742.64			594.19		594.19	7.7	
380	Mining, iron ore	6,558.52			208.27		208.27	3.2	
381	Mining, iron ore	16,227.54	8,113.77				8,113.77	50.0	
384	Pulleys	813.40			15.00		15.00	1.8	
385	Pulp	1,084.65			19.65		19.65	1.8	
387	Carpets	1,554.50		275.50			275.50	17.7	
388	Cereals	3,556.08			32.08		32.08	.9	
389	Express company	9,426.16		528.95	69.21	* 200.00	798.16	8.5	
390	Furniture	688.90	348.45				348.45	50.0	
392	Iron and steel, rolling mill, etc	1,160.07	50.00				50.00	4.3	
395	Locomotives	7,653.62			37.11		37.11	.5	
397	Mining, coal	50,527.85	7,292.50		687.72		7,980.22	15.8	
408	Railway, street	18,428.96		1,085.10	37.71	* 163.80	1,296.61	7.0	
405	Railway, street	4,465.27	1,000.00		138.77	* 10.00	1,148.77	26.7	
406	Railway, street, and electric lighting	6,243.75		347.25			347.25	5.6	
408	Railway, street, and electric lighting	18,690.64	690.28	2,418.47	706.88		3,815.63	20.4	
410	Store, department	6,405.96	312.50	241.55	149.36	* 2.00	705.41	11.0	
411	Stoves and ranges	798.67		15.00	33.62		48.62	6.1	
412	Agricultural implements	356.50		175.00			175.00	49.1	
413	Collars, cuffs, and shirts	4,369.74			33.24	* 145.50	178.74	4.1	
414	Cotton goods	1,688.05			318.55	* 12.00	330.55	19.6	
415	Cotton goods	557.81			71.21		71.21	12.8	
416	Electric light and power	4,767.80	600.00	1,276.25			1,876.25	39.4	
417	Gas	3,880.70			134.20		134.20	4.0	

\* Donation from individual.

\* Donations of members.

\* Miscellaneous.

\* Lunch counter rent.

\* Source not specified.

TABLE IX.—SOURCES AND AMOUNT OF INCOME OTHER THAN CONTRIBUTIONS OF MEMBERS IN ESTABLISHMENT FUNDS—Concluded.

Fund number.	Industry.	Total income.	Income other than contributions of members in fiscal year.					Total.	
			Donations of employers.	Entertainments.	Interest and dividends.	Other.	Amount.	Per cent of total income.	
418	Gas and electric light.....	\$1,500.27	\$300.05				\$300.05	20.0	
419	Lime.....	1,249.92	45.92				45.92	3.7	
420	Railroad, steam (office only)	4,859.25			\$20.75		20.75	.4	
421	Railway, street.....	8,286.83	1,015.78				1,015.78	12.3	
422	Railway, street.....	12,512.00	450.00				450.00	3.6	
424	Steamship employees.....	5,148.64			31.64		31.64	.6	
425	Cement.....	3,728.45	338.95				338.95	9.1	
426	Enameled and stamped ware	2,370.15			99.81		99.81	4.4	
427	Iron and steel, rolling mill, etc	5,401.90		\$155.55	275.35		431.90	8.0	
428	Iron and steel, rolling mill, etc	6,095.89		913.32	145.37		1,058.69	17.4	
429	Iron and steel, rolling mill, furnaces, etc.....	24,719.24	8,326.00				8,326.00	33.7	
430	Iron and steel, rolling mill, furnaces, etc.....	4,233.98			128.48		128.48	3.0	
431	Iron and steel, rolling mill, furnaces, etc.....	2,765.50			15.00		15.00	.5	
432	Railway, street.....	2,368.55		561.41	33.14		594.55	25.1	
433	Steamship employees.....	4,268.20	1,802.85		622.50		2,425.35	56.8	
435	Express company.....	1,396.34		269.75	35.19		304.94	23.5	
436	Express company.....	2,691.42			86.57		86.57	3.2	
437	Express company.....	4,859.00			347.75		347.75	7.2	
438	Mining, coal.....	1,238.54	1 48.00				1 48.00	20.1	
442	Mining, coal.....	684.75	45.00				45.00	6.6	
443	Mining, coal.....	254.85	47.75				47.75	18.7	
444	Mining, coal.....	297.00	297.00				297.00	100.0	
446	Watch cases.....	11,996.82	500.00		2,205.82		2,705.82	22.6	
449	Iron and steel, rolling mill, etc	6,854.24			40.74		40.74	.6	
450	Iron and steel, rolling mill, furnaces, etc.....	1,806.45			16.45		16.45	.9	
452	Mining, coal.....	3,153.35			43.00		43.00	1.4	
453	Correspondence schools, etc	2,575.30	250.00		200.00		450.00	17.5	
454	Cotton goods.....	2,143.25			330.00		330.00	15.4	
455	Cotton goods.....	1,954.81			221.86		221.86	11.3	
456	Cotton goods.....	906.55			78.70		78.70	7.9	
457	Machinery.....	12,197.13	6,002.00		193.13		6,195.13	50.8	
458	Mining, coal.....	104,935.20	20,632.50		2,992.70		23,625.20	22.5	
459	Optical goods.....	6,641.05	5,000.00		1,641.05		6,641.05	100.0	
460	Railway, street.....	480.00	480.00				480.00	100.0	
461	Woolen goods.....	2,584.41	2,584.41				2,584.41	100.0	

1 For three months only.



TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—						
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—			
					Members.	Members' wives.	Other dependents.	Total.
1	Abrasives.....	\$1,498.46	.....	.....	\$100.00	.....	.....	\$100.00
2	Agricultural implements..	728.49	.....	.....	15.00	.....	.....	15.00
3	Agricultural implements..	1,885.00	.....	.....	150.00	.....	.....	150.00
4	Air brakes.....	23,466.35	.....	.....	6,600.00	.....	.....	6,600.00
5	Automobiles, etc.....	1,414.20	.....	.....	350.00	.....	.....	350.00
6	Baking powder.....	122.00	.....	.....	.....	.....	.....	.....
7	Barbers' supplies, manufacturing and wholesale.	320.00	.....	.....	.....	.....	.....	.....
8	Billiard tables, etc.....	5,808.86	.....	.....	500.00	.....	.....	500.00
9	Boxes and baskets.....	286.10	.....	.....	50.00	.....	.....	50.00
10	Brass foundry.....	967.50	.....	.....	.....	.....	.....	.....
11	Brass goods, etc.....	75.00	.....	.....	.....	.....	.....	.....
12	Brass goods, etc.....	1,300.44	.....	.....	225.00	.....	.....	225.00
13	Brewery.....	200.00	.....	.....	.....	.....	.....	.....
14	Brewery.....	351.00	.....	.....	100.00	.....	.....	100.00
15	Bridges.....	200.00	.....	.....	.....	.....	.....	.....
16	Bridges.....	607.56	.....	.....	.....	.....	.....	.....
17	Bridges.....	410.00	.....	.....	69.00	.....	.....	69.00
18	Brushes.....	243.00	.....	.....	50.00	.....	.....	50.00
19	Carpets and curtains.....	1,370.00	.....	.....	225.00	.....	.....	225.00
20	Carpet sweepers.....	808.00	.....	.....	.....	.....	.....	.....
21	Carriages and wagons.....	740.00	.....	.....	100.00	.....	.....	100.00
22	Carriages and wagons.....	1,211.00	.....	.....	250.00	.....	.....	250.00
23	Carriages and wagons.....	484.00	.....	.....	.....	.....	.....	.....
24	Cars.....	228.75	.....	.....	.....	.....	.....	.....
25	Cartridges.....	1,175.38	.....	.....	600.00	.....	.....	600.00
26	Car wheels, etc.....	1,487.50	.....	.....	87.50	.....	.....	87.50
27	Cash registers.....	10,035.31	.....	.....	562.50	.....	.....	562.50
28	Celluloid goods.....	2,495.58	.....	.....	500.00	.....	.....	500.00
29	Cereals.....	810.00	.....	.....	.....	.....	.....	.....
30	Cereals.....	604.20	.....	.....	75.00	.....	.....	75.00
31	Chemicals, etc.....	590.00	.....	.....	400.00	.....	.....	400.00
32	Chemicals, etc.....	624.79	.....	.....	300.00	.....	.....	300.00
33	China ware, etc.....	155.00	.....	.....	.....	.....	.....	.....
34	Chocolate.....	1,022.25	.....	.....	300.00	.....	.....	300.00
35	Coffins.....	146.50	.....	.....	100.00	.....	.....	100.00
36	Cooperage.....	310.70	.....	.....	25.00	.....	.....	25.00
37	Cotton goods.....	36.00	.....	.....	27.25	.....	.....	27.25
38	Cotton goods.....	164.00	.....	.....	67.00	.....	.....	67.00
39	Cotton, spool.....	86.25	.....	.....	.....	.....	.....	.....
40	Cotton, spool.....	644.13	.....	.....	50.00	.....	.....	50.00
41	Cotton, spool.....	938.00	.....	.....	50.00	.....	.....	50.00
42	Cotton, spool.....	1,494.69	.....	.....	50.00	.....	.....	50.00
43	Cotton wadding and waste	375.00	.....	.....	120.00	.....	.....	120.00
44	Dry docks, etc.....	1,531.00	.....	.....	100.00	.....	.....	100.00
45	Electrical apparatus, etc.	8,569.29	.....	.....	1,900.00	.....	.....	1,900.00
46	Electrical apparatus, etc.	1,776.00	.....	.....	500.00	.....	.....	500.00
47	Electrical apparatus, etc.	1,496.89	.....	.....	.....	.....	.....	.....
48	Electrical apparatus, etc.	6,030.00	.....	.....	800.00	.....	.....	800.00
49	Electrical apparatus, etc.	3,906.00	.....	.....	300.00	.....	.....	300.00
50	Electric light and power..	1,581.91	.....	.....	2,080.00	.....	.....	2,080.00
51	Electric power.....	538.00	.....	.....	100.00	.....	.....	100.00
52	Enameled and stamped ware.	545.00	.....	.....	425.00	.....	.....	425.00
53	Express company.....	1,566.00	.....	.....	150.00	.....	.....	150.00
54	Express company.....	3,261.00	.....	.....	300.00	.....	.....	300.00
55	Express company.....	3,764.00	.....	.....	300.00	.....	.....	300.00
56	Firearms.....	1,005.00	.....	.....	250.00	.....	.....	250.00
57	Fire brick, etc.....	98.00	.....	.....	.....	.....	.....	.....
58	Flour.....	328.50	.....	.....	108.00	.....	.....	108.00
59	Fur goods, manufacturing, wholesale and retail.	965.00	.....	.....	50.00	.....	.....	50.00

<sup>1</sup> Flowers.

<sup>2</sup> Contributions refunded, \$133.04; medicines, \$300.

<sup>3</sup> Hospitals.

<sup>4</sup> Entertainment, \$10; contributions refunded, \$1.

<sup>5</sup> Including hall rent.

<sup>6</sup> Contributions refunded, \$2.75; overpay, \$1.26; funeral expenses, \$8; dividend to members, \$938.56.

<sup>7</sup> Donated to family of an employee not member of association.

<sup>8</sup> Refunds to withdrawing members.

<sup>9</sup> Commission on new members, \$221.25; dues refunded, \$7.80.

<sup>10</sup> In addition, a special fund (amounting in the last year to \$1,108.94) is collected by passing the hat among the employees, the establishment giving an equal amount. This passes through the treasurer's hands and is given to deserving employees whether members of relief association or not.

## ESTABLISHMENT FUNDS.

Total benefit pay- ments.	Administration.			Other disburse- ments.	Total disburse- ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num- ber.
	Salaries, wages, etc.	Other.	Total.					
\$1,598.46	\$10.00	\$16.40	\$26.40		\$1,624.86	\$1,455.50	\$8,080.36	1
743.49	-----	.95	.95	186.25	750.69	286.62	1,037.31	2
2,085.00	80.00	3.50	83.50		2,118.50	188.81	2,307.31	3
20,096.35	5,396.00	150.00	5,546.00	1433.04	26,045.39	11,059.08	47,104.47	4
1,764.20	742.10	13.77	755.87		2,520.07	2,486.46	6,006.53	5
122.00	-----	-----	-----	-----	122.00	115.75	237.75	6
320.00	-----	91.20	91.20	-----	411.20	1,027.91	1,439.11	7
6,308.86	1,180.50	54.30	1,234.80	32.50	7,576.16	-----	7,576.16	8
336.10	82.80	111.75	194.55		530.65	1,219.40	1,750.05	9
967.50	18.20	22.75	40.95		1,008.45	761.91	1,770.36	10
75.00	5.00	-----	5.00	11.00	91.00	615.17	706.17	11
1,525.44	-----	-----	-----	-----	1,525.44	2,516.52	4,041.96	12
200.00	41.00	28.65	69.65	-----	269.65	699.65	969.30	13
451.00	-----	5.35	5.35	-----	456.35	3,722.42	4,178.77	14
200.00	-----	1.50	1.50	-----	201.50	87.75	289.25	15
607.56	36.00	15.50	51.50	-----	659.06	232.54	891.60	16
479.00	158.00	15.85	173.85	-----	652.85	590.55	1,243.40	17
293.00	-----	-----	-----	-----	293.00	250.35	543.35	18
1,595.00	115.00	9.50	124.50	950.56	2,670.06	106.00	2,776.06	19
806.00	25.00	5.50	30.50	50.00	888.50	741.88	1,630.38	20
840.00	-----	17.05	17.05	-----	857.05	237.40	1,094.45	21
1,461.00	50.00	39.53	89.53	-----	1,550.53	1,729.82	3,280.35	22
484.00	96.00	.50	96.50	-----	580.50	2,329.02	2,909.52	23
238.75	15.00	4.65	19.65	15.35	273.75	176.53	450.28	24
1,775.38	50.00	16.07	66.07	-----	1,841.45	1,525.68	3,367.13	25
1,575.00	-----	-----	-----	-----	1,575.00	41.46	1,616.46	26
10,597.81	933.91	83.58	1,017.49	239.05	11,854.35	1,630.21	13,484.56	27
2,996.58	112.00	25.00	137.00	125.00	3,157.58	2,624.96	5,782.54	28
810.00	12.00	10.15	22.15	-----	832.15	504.21	1,336.36	29
679.20	33.00	24.25	57.25	85	737.30	629.40	1,366.70	30
990.00	115.74	4.75	120.49	-----	1,110.49	14.00	1,124.49	31
924.79	25.00	.20	25.20	-----	949.99	592.20	1,542.19	32
155.00	-----	2.63	2.63	201.30	358.93	47.97	406.90	33
1,302.25	10.00	-----	10.00	-----	1,312.25	366.65	1,678.90	34
246.50	29.00	34.20	63.20	-----	309.70	573.50	883.20	35
335.70	36.40	59.12	95.52	18.71	449.93	1,153.59	1,603.52	36
63.25	-----	-----	-----	-----	63.25	596.90	660.15	37
231.00	-----	7.50	7.50	-----	238.50	-----	238.50	38
86.25	-----	-----	-----	-----	86.25	654.58	740.83	39
694.13	120.00	9.00	129.00	-----	823.13	1,014.18	1,837.31	40
998.00	70.00	1.13	71.13	-----	1,069.13	521.87	1,591.00	41
1,544.69	70.00	1.25	71.25	-----	1,615.94	770.62	2,386.56	42
496.00	-----	-----	-----	15.00	510.00	265.16	775.16	43
1,631.00	79.00	36.45	115.45	535.00	2,281.45	631.30	2,912.75	44
10,469.29	-----	100.16	100.16	-----	10,569.45	4,740.85	15,310.30	45
2,276.00	138.50	137.16	275.66	-----	2,551.66	6,664.57	9,216.23	46
1,486.89	60.00	20.60	80.60	-----	1,567.49	901.52	2,469.01	47
6,830.00	335.00	28.75	363.75	-----	7,193.75	7,640.46	14,834.21	48
4,105.00	23.00	29.00	52.00	55.70	4,212.70	56.38	4,269.08	49
3,661.91	-----	-----	-----	-----	3,661.91	-----	3,661.91	50
638.00	40.00	40.22	80.22	-----	718.22	1,907.57	2,625.79	51
970.00	103.00	102.50	205.50	100.70	1,276.20	3,442.45	4,718.65	52
1,716.00	150.00	20.00	170.00	-----	1,886.00	2,708.01	4,594.01	53
3,561.00	170.00	115.35	285.35	-----	3,846.35	2,897.67	6,744.02	54
4,064.00	112.00	199.00	311.00	-----	4,375.00	1,261.77	5,636.77	55
1,255.00	-----	80.00	80.00	-----	1,255.00	514.52	1,769.52	56
98.00	-----	-----	-----	-----	98.00	8.70	106.70	57
436.50	25.00	14.50	39.50	-----	476.00	141.75	617.75	58
1,015.00	40.77	80.27	121.04	-----	1,136.04	2,107.79	3,243.83	59

<sup>11</sup> Special relief.<sup>12</sup> Contributions refunded.<sup>13</sup> Dividend to members.<sup>14</sup> Miscellaneous.<sup>15</sup> Partial payments.<sup>16</sup> Dividend to members, \$525.50; refreshments at annual meeting, \$9.50.<sup>17</sup> Donation to insane member.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—						
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—			
					Members.	Members' wives.	Other dependents.	Total.
60	Furniture.....	\$191. 41						
61	Furniture.....	530. 81						
62	Furniture.....	730. 11						
63	Furniture.....	140. 82						
64	Furniture.....	546. 55			\$50. 00			\$50. 00
65	Gas.....	4, 799. 00			9, 600. 00			9, 600. 00
66	Glassware.....	258. 24			75. 00			75. 00
67	Hardware, etc.....	4, 630. 04			200. 00			200. 00
68	Hardware, vehicle.....	1, 420. 50			875. 00			875. 00
69	Harness.....	17. 15						
70	Hats.....	215. 00						
71	Hats.....	7, 008. 00			1, 933. 00			1, 933. 00
72	Heating apparatus.....	664. 45			100. 00			100. 00
73	Hosiery.....	1, 058. 76						
74	Hotel.....	288. 00						
75	Iron and steel, forgings.....	2, 354. 88			200. 00			200. 00
76	Iron and steel, rolling mill, etc.....	13, 323. 25			10, 348. 05			10, 348. 05
77	Iron and steel, rolling mill, etc.....	1, 446. 50			150. 00			150. 00
78	Iron and steel, rolling mill, etc.....	1, 865. 50			300. 00			300. 00
79	Iron and steel, rolling mill, etc.....	202. 50						
80	Iron and steel, rolling mill, etc.....	660. 00			205. 00			205. 00
81	Iron and steel, rolling mill, etc.....	823. 38						
82	Iron and steel, rolling mill, etc.....	256. 60			52. 00			52. 00
83	Jewelry.....	139. 50			100. 00			100. 00
84	Knit goods.....	302. 00			50. 00			50. 00
85	Leather.....	1, 771. 89			230. 00			230. 00
86	Leather.....	105. 00						
87	Leather belting.....	395. 00			50. 00			50. 00
88	Lithographing.....	536. 00			75. 00			75. 00
89	Lithographing.....	145. 00			50. 00			50. 00
90	Locomotives.....	830. 75			400. 00			400. 00
91	Locomotives.....	18, 414. 00			750. 00			750. 00
92	Locomotives.....	412. 10			150. 00			150. 00
93	Locomotives.....	444. 00			150. 00			150. 00
94	Looms.....	510. 00			200. 00			200. 00
95	Looms.....	1, 272. 00			254. 45			254. 45
96	Machinery.....	6, 192. 13			2, 100. 00			2, 100. 00
97	Machinery.....	274. 00						
98	Machinery.....	453. 10						
99	Machinery.....	8, 195. 00			950. 00			950. 00
100	Machinery.....	650. 00						
101	Machinery.....	755. 25			200. 00			200. 00
102	Machinery.....	255. 00						
103	Machinery.....	2, 424. 50						
104	Machinery.....	440. 00						
105	Machinery.....	1, 240. 00						
106	Machinery.....	3, 058. 50			300. 00			300. 00
107	Machinery and tools.....	9, 274. 36			1, 450. 00			1, 450. 00
108	Machinery and tools.....	212. 02						
109	Machinery and tools.....	5, 030. 50			520. 75			520. 75
110	Machinery and tools.....	2, 271. 67			200. 00			200. 00
111	Machine shop.....	124. 75						
112	Machine shop.....	329. 80						
113	Machine shop and foundry.....	2, 309. 42			180. 00			180. 00
114	Malted milk.....	150. 50						
115	Marble quarries.....	5, 943. 26			3, 500. 00			3, 500. 00
116	Mining, coal.....	1, 851. 25			500. 00			500. 00
117	Mining, coal.....	766. 50			100. 00			100. 00

<sup>1</sup> Contributions refunded, \$930; investments made, \$3,825; borrowed money repaid, \$300.

<sup>2</sup> Payments of benefits and expenses resulting from the preceding year's business.

<sup>3</sup> Carriage hire and flowers at funeral, \$70; picnic, \$214.70.

<sup>4</sup> Excursion expenses.

<sup>5</sup> Miscellaneous.

<sup>6</sup> Refunds to withdrawing members.

<sup>7</sup> Donations to serious cases of accident.

<sup>8</sup> Flowers, \$72; donations to members, \$45.

<sup>9</sup> Dividend to members.

## ESTABLISHMENT FUNDS—Continued.

Total benefit pay-ments.	Administration.			Other disburse-ments.	Total disburse-ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num-ber.
	Salaries, wages, etc.	Other.	Total.					
\$191.41					\$191.41	\$250.36	\$441.77	60
530.81	\$15.00	\$7.28	\$22.28		553.09	430.03	983.12	61
730.11					730.11	82.45	812.56	62
140.82					140.82	289.95	430.77	63
596.55	48.00	3.75	51.75		648.30	350.60	998.90	64
14,399.00	3,068.50	985.94	4,054.44	\$25,055.00	23,508.44	3,861.77	27,370.21	65
333.24	6.00	100.69	106.69		439.93	77.57	517.50	66
4,830.04	1,721.32	102.50	1,823.82	*220.72	6,874.58	2,431.80	9,306.38	67
2,295.50	60.00		60.00	*284.70	2,640.20	3,107.97	5,748.17	68
17.15					17.15	104.32	121.47	69
215.00	45.00	47.80	92.80		307.80	435.83	743.63	70
9,539.00	400.00	37.55	437.55		9,976.55	1,588.93	11,565.48	71
764.45		27.00	27.00	*282.87	1,064.32	956.99	2,011.31	72
1,059.76				*49.25	1,109.11	1,301.68	2,410.79	73
288.00		18.45	18.45		306.45	591.75	898.20	74
2,554.88	248.25	10.65	258.90	*57.40	2,871.18	503.49	3,374.67	75
23,671.30	4,900.00		4,900.00	*1,237.50	29,808.80	6,205.79	36,014.59	76
1,596.50	128.50		128.50	*117.00	1,842.00	261.40	2,103.40	77
2,165.50	32.00	29.75	61.75		2,227.25	1,686.54	3,913.79	78
202.50	18.00	5.50	23.50		226.00	877.81	1,103.81	79
865.00	31.50	96.90	128.40		993.40	1,156.00	2,149.40	80
828.38	60.00	56.75	116.75		945.13	502.84	1,447.97	81
308.60		7.70	7.70	*162.00	478.30	62.70	541.00	82
239.50	56.00		56.00	*71.78	367.28	1,999.28	2,366.56	83
352.00	20.00	13.60	33.60		385.60	723.93	1,109.53	84
2,001.39		10.04	10.04		2,011.43	987.07	2,998.50	85
105.00		6.56	6.56		111.56	677.85	689.41	86
445.00	5.20		5.20		450.20	778.40	1,228.60	87
611.00	19.00	9.42	28.42	*200.00	839.42	173.77	1,013.19	88
195.00				*1,227.50	1,422.50	85.90	1,508.40	89
1,220.75	40.00		40.00		1,270.75	1,213.13	2,483.88	90
19,164.00	1,301.96	32.14	1,334.10		20,498.10	6,292.65	26,790.75	91
562.10	60.00	38.50	98.50	*148.00	808.60	505.83	1,314.43	92
594.00	85.80	22.40	108.20	*989.90	1,692.10	300.00	1,992.10	93
710.00	29.00	26.00	55.00		765.00	1,366.00	2,131.00	94
1,526.45	25.00	5.70	30.70		1,557.15	1,106.37	2,663.52	95
8,292.13	2,525.23	339.37	2,864.60	*4,203.24	15,359.97	1,438.63	16,798.60	96
274.00		20.00	20.00	*258.65	532.65	496.67	1,029.32	97
453.10	10.00		10.00		463.10	121.94	585.04	98
9,145.00	931.00	381.35	1,312.35	*546.44	11,003.79	10,634.16	21,637.95	99
650.00		9.55	9.55		659.55	367.26	1,026.81	100
955.25	462.49	18.50	480.99		1,436.24	527.10	1,963.34	101
255.00	20.00	13.25	33.25	*49.04	237.29	358.87	596.16	102
2,424.50	400.00		400.00	*161.66	2,886.16	213.26	3,100.42	103
440.00					440.00	2,815.86	3,255.86	104
1,240.00	25.00	20.25	45.25		1,285.25	813.40	2,098.65	105
3,358.50	97.35	33.25	130.60	*21.00	3,510.10	602.48	4,112.58	106
10,724.36	100.00		100.00		10,824.36	1,468.87	12,293.23	107
212.02	46.45	9.25	55.70	*120.00	387.72	1,087.49	1,475.21	108
5,551.25		101.45	101.45		5,652.70	152.29	5,805.00	109
2,471.67	25.00	31.75	56.75		2,528.42	561.89	3,090.31	110
124.75	32.12		32.12		156.87	349.03	505.90	111
329.80					329.80	62.00	391.80	112
2,489.42				*15.00	2,504.42	875.65	3,380.07	113
150.50					150.50	1,410.14	1,560.64	114
9,443.26	1,400.00		1,400.00	*10,830.19	21,673.45		21,673.45	115
2,351.25	50.00	50.00	100.00		2,451.25	4,096.15	6,547.40	116
866.50	42.00		42.00	*10.00	918.50	2,282.31	3,190.81	117

<sup>10</sup> Contributions rounded.<sup>11</sup> Loans granted.<sup>12</sup> Investments made.<sup>13</sup> Hospital laundry, supplies, and equipment, \$324.63; investments made, \$3,878.61.<sup>14</sup> Banquet.<sup>15</sup> Medical and hospital fees, \$117; deficit on account of annual outing, \$424.44; miscellaneous, \$5.<sup>16</sup> Flowers.<sup>17</sup> Carriage hire.<sup>18</sup> Hospital expenses.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—						
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—			
					Members.	Members' wives.	Other dependents.	Total.
118	Mining, coal	\$626.00						
119	Mining, coal	168.00						
120	Mining, coal	2,310.06			\$1,206.00			\$1,206.00
121	Mining, coal	1,721.00			1,739.00			1,739.00
122	Mining, coal	2,469.00			1,750.00			1,750.00
123	Mining, coal	1,100.00			279.00			279.00
124	Mining, coal	165.00						
125	Mining, coal	792.14			300.00			300.00
126	Mining, coal	1,344.00			106.00			106.00
127	Mining, coal	12,337.62			\$4,015.59			4,015.59
128	Mining, coal	83,214.40			42,378.17			42,378.17
129	Mining, coal	27,706.88			9,920.00			9,920.00
130	Mining, zinc	311.50						
131	Navy-yard, United States	1,394.00			600.00			600.00
132	Oil, refining	1,676.00			100.00			100.00
133	Optical goods	282.00			100.00			100.00
134	Optical goods	3,916.00			575.00			575.00
135	Paint and varnish	802.42			50.00			50.00
136	Paint and varnish	698.94						
137	Paper	1,672.36						
138	Paper	231.76						
139	Paper and pulp	816.36			300.00			300.00
140	Paper and pulp	(*)	(*)	(*)	(*)	(*)	(*)	(*)
141	Paper and pulp	1,348.04						
142	Paper and pulp	3,573.88			2,400.00			2,400.00
143	Paper and pulp	742.50			200.00			200.00
144	Paper, building, etc.	122.20						
145	Paper, cardboard	192.00			50.00			50.00
146	Paper, cardboard, etc.	1,609.00			375.00			375.00
147	Pencils	1,251.00			181.88			181.88
148	Pickles, etc.	318.16						
149	Plumbers' supplies	1,897.50			215.00			215.00
150	Pottery, china, etc.	125.00						
151	Pottery, china, etc.	60.00						
152	Pottery, china, etc.	605.00			500.00			500.00
153	Pottery, china, etc.	584.00			100.00			100.00
154	Pottery, china, etc.	545.00						
155	Pottery, china, etc.	20.00						
156	Pottery, china, etc.	60.00						
157	Pottery, china, etc.	188.00			50.00			50.00
158	Pottery, sanitary	100.00						
159	Pottery, sanitary	257.00			35.00			35.00
160	Pottery, sanitary	200.00			50.00			50.00
161	Pottery, sanitary, etc.	45.00						
162	Pottery, sanitary, etc.	190.00						
163	Printing and binding	175.00						
164	Printing and binding	851.00			268.00			268.00
165	Printing and binding	402.00			200.00			200.00
166	Printing and binding	511.00						
167	Printing and binding	336.63			100.00			100.00
168	Printing and binding	352.00						
169	Printing and binding	205.00			75.00			75.00
170	Printing and binding	765.00						
171	Printing and binding	215.00						
172	Printing and binding	715.80			50.00			50.00
173	Printing, newspaper	897.50			313.00			313.00
174	Printing, newspaper	484.30			100.00			100.00
175	Printing, newspaper	892.78						
176	Printing, newspaper	3,474.78			100.00			100.00
177	Printing, newspaper	183.00			82.00			82.00
178	Printing, newspaper	972.95			375.00			375.00

<sup>1</sup> Donation to miner's widow, \$38.50; Christmas donations, \$34.

<sup>2</sup> Dividend to members.

<sup>3</sup> Including \$1,395 paid in installments to 19 widows and \$1,170.50 paid in installments on account of 37 children.

<sup>4</sup> Contributions refunded, \$298.25; investments made, \$29,625.

<sup>5</sup> Regalia, \$29.40; social, \$50.59.

<sup>6</sup> Dividend to members, \$549.20; lost by bank failure, \$736.61.

<sup>7</sup> Flowers, \$7; carriage hire, \$24; contributions refunded, \$8.65.

<sup>8</sup> Not reported.

<sup>9</sup> Contributions refunded.

<sup>10</sup> Contributions refunded, \$1.25; investments made, \$305.

<sup>11</sup> Music for balls and picnics, \$115; decorations for halls for same, \$25; society badges, \$40.40; carriage hire, \$19; miscellaneous, \$82.50.

## ESTABLISHMENT FUNDS—Continued.

Total benefit pay- ments.	Administration.			Other disburse- ments.	Total disburse- ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num- ber.
	Salaries, wages, etc.	Other.	Total.					
\$628.00	\$174.00	\$20.00	\$194.00		\$820.00	\$540.64	\$1,360.64	118
168.00	240.00		240.00	\$72.50	480.50	1,023.32	1,503.82	119
3,516.06	175.50		175.50		3,691.56	1,043.69	4,735.25	120
3,480.00					3,480.00	3,900.22	7,380.22	121
4,219.00					4,219.00	3,152.39	7,371.39	122
1,379.00	50.00		50.00		1,429.00	961.38	2,390.38	123
165.00					1,335.95	140.65	476.50	124
1,092.14	125.00	6.75	6.75	\$164.20	1,874.49	867.43	2,741.92	125
1,450.00		157.25	232.35		2,014.00	698.73	2,712.73	126
16,853.21		564.00	564.00		16,353.21	10,003.59	26,356.80	127
125,692.57				\$29,923.25	155,515.82	14,937.54	170,453.36	128
37,626.85		1,700.04	1,700.04		39,326.89		39,326.82	129
37,311.50		20.00	20.00	\$79.99	411.49	626.00	1,037.49	130
1,994.00	125.00	166.14	291.14	\$1,285.81	3,570.95	254.81	3,825.76	131
1,776.00	120.00	8.00	128.00		1,904.00	1,201.47	3,105.47	132
282.00	4.80	6.85	11.65		283.65	130.15	323.80	133
4,491.00	237.00		237.00	\$39.65	4,767.65	2,509.08	7,276.73	134
852.42	20.00	10.00	30.00		882.42	553.23	1,435.65	135
698.94					698.94	2,413.65	3,112.59	136
1,072.36	75.00		75.00	\$1,000.64	2,148.00	411.53	2,559.53	137
231.76	20.00		20.00		251.76	60.23	311.99	138
1,116.36					1,116.36			139
( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	( <sup>o</sup> )	140
1,348.04	200.00		200.00		1,548.04	15,304.61	16,852.65	141
5,973.88	75.00	4.25	79.25	\$9.50	6,082.63	1,805.79	7,888.42	142
942.50					942.50	537.60	1,480.10	143
122.20		2.00	2.00		124.20	475.82	599.72	144
242.00	36.00	9.15	45.15		287.15	420.85	708.00	145
1,984.00	54.00	3.40	57.40	\$506.25	2,547.65	1,253.26	3,800.91	146
1,432.88	171.50	110.75	282.25	\$1281.90	1,997.03	2,220.28	4,217.31	147
318.16		16.10	16.10		334.26	1,086.70	1,420.96	148
2,112.50	75.00	12.00	87.00		2,199.50	158.10	2,357.60	149
125.00		.35	.35	\$174.75	300.10	14.00	314.10	150
60.00	25.00		25.00	\$136.50	221.50	5.47	226.97	151
1,105.00		20.00	20.00	\$260.99	1,385.99	361.69	1,747.68	152
664.00	20.00	1.30	21.30	\$342.79	1,028.09	50.20	1,078.29	153
545.00	4.90		4.90	\$853.25	903.15	67.50	970.65	154
20.00				\$238.65	258.65	49.50	308.15	155
60.00		5.25	5.25	\$133.25	198.50	15.60	214.10	156
238.00	6.00		6.00	\$225.25	469.25	60.51	529.76	157
100.00	5.00		5.00	\$256.47	361.47	17.00	378.47	158
292.00				\$100.50	392.50	41.13	433.63	159
250.00		1.75	1.75	\$273.08	524.83	22.74	547.57	160
45.00				\$124.00	169.00	27.00	196.00	161
190.00				\$167.75	357.75	9.45	367.20	162
175.00					175.00	69.70	244.70	163
1,119.00					1,119.00	335.85	1,454.85	164
602.00	56.15		56.15		658.15	511.07	1,169.22	165
511.00	22.00	3.50	25.50	\$60.00	596.50	873.44	1,469.94	166
489.63		32.31	32.31		521.94	112.61	634.55	167
352.00	49.00	53.00	102.00		454.00	2,036.34	2,490.34	168
280.00	50.00	11.45	61.45	\$46.00	387.45	2,773.95	3,161.40	169
765.00	100.00	52.32	152.32		917.32	2,226.54	3,143.86	170
215.00	25.00	6.04	31.04		246.04	933.24	1,179.28	171
765.80	25.00	36.88	61.88	\$1,175.10	2,002.78	394.60	2,397.38	172
1,210.50	10.00	5.63	15.63		1,226.13	1,328.68	2,554.81	173
584.80	30.00	1.70	31.70		616.00	1,051.17	1,667.17	174
892.78	120.00		120.00	\$800.00	1,812.78	892.47	2,705.25	175
3,574.78	462.00		462.00	\$10,840.73	14,877.51	296.38	15,173.89	176
270.00		2.00	2.00	\$235.00	507.00	526.09	1,033.09	177
1,347.95	260.00	27.86	287.86	\$956.50	2,592.31	698.47	3,290.78	178

<sup>13</sup> Refunds to withdrawing members, \$17; dividend to members, \$157; contribution refunded, \$0.75.

<sup>14</sup> Flowers, \$10; hall rent, entertainment, etc, \$250.99.

<sup>15</sup> Carriage hire, \$8; dividend to members, \$334.79.

<sup>16</sup> Refunds to withdrawing members, \$7.55; dividend to members, \$230.82.

<sup>17</sup> Refunds to withdrawing members, \$12.06; dividend to members, \$121.19.

<sup>18</sup> Refunds to withdrawing members, \$17; dividend to members, \$150.75.

<sup>19</sup> Picnic expenses.

<sup>20</sup> Refunds to withdrawing members.

<sup>21</sup> Flowers, \$8; miscellaneous, \$67.10; loans granted, \$1,100.

<sup>22</sup> Loans granted.

<sup>23</sup> Profit and loss, \$174; miscellaneous, \$40.73; loans granted, \$10,626.

<sup>24</sup> Donation to member not entitled to benefits, \$45; loans granted, \$190.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—						
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—			
					Members.	Members' wives.	Other dependents.	Total.
177	Railroad shops.....	\$751.75			\$150.00			\$150.00
180	Railroad shops.....	940.60			750.00			750.00
181	Railroad shops.....	(1)			(1)			(1)
182	Railroad shops.....	535.68			430.00			430.00
183	Railroad shops.....	236.46						
184	Railroad, steam (office only).	230.00			100.00			100.00
185	Railway, street.....	16,984.00			13,950.00			13,950.00
186	Railway, street.....	2,448.85			3,187.50			3,187.50
187	Railway, street.....	60.00						
188	Railway, street.....	22,901.00			9,450.00			9,450.00
189	Railway, street.....	438.00			700.00			700.00
190	Railway, street.....	4,644.00			850.00			850.00
191	Railway, street.....	10,412.15			8,000.00			8,000.00
192	Railway, street.....	635.00			273.00			273.00
193	Railway, street.....	14,254.50			21,375.00			21,375.00
194	Railway, street.....	2,878.00			600.00			600.00
195	Railway, street.....	14,902.00			22,300.00			22,300.00
196	Railway, street.....	6,078.66			750.00			750.00
197	Railway, street.....	536.33						
198	Railway, street.....	422.00						
199	Railway, street, and electric lighting.	21,721.43			14,645.84			14,645.84
200	Railway, street, and electric lighting.	420.00						
201	Railway, street, and electric lighting.	993.86			400.00			400.00
202	Regalia, etc.....	361.50						
203	Rubber boots and shoes.....	236.25			50.00			50.00
204	Rubber goods.....	3,512.70			240.00			240.00
205	Rubber goods.....	344.44			694.00			694.00
206	Sash, doors, and blinds.....	369.99						
207	Sash, doors, and blinds.....	418.00						
208	Scales.....	144.00						
209	Sewing machines.....	1,595.00			1,000.00			1,000.00
210	Shipbuilding.....	750.00						
211	Shipbuilding.....	9,445.65			400.00			400.00
212	Shipbuilding.....	1,390.00			100.00			100.00
213	Shoes.....	559.60						
214	Shoes.....	250.00			60.00			60.00
215	Shoes.....	1,828.00			100.00			100.00
216	Shoes.....	704.84			50.00			50.00
217	Shoes.....	806.24			100.00			100.00
218	Shoes.....	240.00			25.00			25.00
219	Show cases, bar fixtures, etc.	132.00			43.75			43.75
220	Silk.....	2,255.12						
221	Silver-plated ware.....	797.50			100.00			100.00
222	Silversmiths.....	4,245.83			160.00			160.00
223	Silversmiths.....	2,824.57			50.00			50.00
224	Slaughtering and meat packing.	3,817.38			1,300.00			1,300.00
225	Smelting.....	719.50						
226	Smelting and refining, copper and lead.	4,878.87						
227	Soap.....	1,614.12						
228	Soap.....	892.53			70.00			70.00

<sup>1</sup> Contributions refunded, \$2.25; excursion, \$24.30.

<sup>2</sup> Not reported.

<sup>3</sup> Donations of flowers at funerals, \$30; contributions refunded, \$7.40.

<sup>4</sup> Dividend to members.

<sup>5</sup> Entertainment, etc., \$1,461.59; billiard room and cigars, \$732.90; miscellaneous, \$158.26.

<sup>6</sup> Including \$300 donated on death of 2 members not entitled to benefits.

<sup>7</sup> Contributions refunded, \$57.52; funeral decorations, etc., \$55.

<sup>8</sup> Legal expenses, \$125; funeral expenses (flowers, etc.), \$32.

<sup>9</sup> Investments made.

<sup>10</sup> Contributions refunded, rebates, regalias, laundry bills, maintenance of band, nurses, funerals, etc., \$1,575.96; investments made, \$3,600.

<sup>11</sup> Contributions refunded.

<sup>12</sup> Entertainments, \$1,209.80; loans granted, \$150; borrowed money repaid, \$100.

<sup>13</sup> Contributions refunded, \$42; investments made, \$5,565.23.

## ESTABLISHMENT FUNDS—Continued.

Total benefit pay- ments.	Administration.			Other disburse- ments.	Total disburse- ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num- ber.
	Salaries, wages, etc.	Other.	Total.					
\$901.75	\$25.00	\$14.90	\$39.90		\$941.65	\$277.41	\$1,219.06	179
1,690.60	89.00	30.90	119.90	<sup>1</sup> \$26.55	1,837.05	1,448.00	3,285.05	180
( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )		( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	181
965.68	22.00		22.00	<sup>3</sup> \$7.40	1,025.08	261.99	1,277.07	182
236.46	20.00		20.00	<sup>4</sup> \$71.11	627.57	24.16	651.73	183
330.00		15.00	15.00		345.00	189.01	534.01	184
30,934.00	6,996.61	537.95	7,534.56	<sup>5</sup> 2,352.75	40,821.31	8,739.35	49,560.66	185
5,636.35					5,636.35	8,109.96	13,746.31	186
60.00	58.80		58.80		118.80	500.49	619.29	187
32,351.00	9,998.03	2,728.26	12,726.29	<sup>7</sup> 112.52	45,189.81	18,599.76	63,789.57	188
1,138.00	441.00	245.05	686.05	<sup>8</sup> 157.00	1,981.05	753.33	2,734.38	189
5,294.00	2,019.84		2,019.84	<sup>9</sup> 5,682.50	12,996.34	2,873.33	15,869.67	190
18,412.15	2,113.50	468.65	2,582.15	<sup>10</sup> 10,175.86	31,170.16	4,587.19	35,757.35	191
908.00	36.00	21.10	57.10		965.10	1,426.72	2,390.82	192
35,639.50	10,249.68	5,205.83	15,455.51	<sup>11</sup> 285.49	51,370.50	19,215.79	70,586.29	193
3,478.00	1,064.48		1,064.48	<sup>12</sup> 1,540.80	6,112.28	9.32	6,121.60	194
37,202.00	3,200.96	1,278.86	4,479.82	<sup>13</sup> 5,607.23	47,289.05	12,953.29	60,242.34	195
6,828.66	2,180.00	326.25	2,506.25	<sup>14</sup> 262.55	9,597.47	2,073.84	11,671.30	196
536.33	191.00		191.00		727.33	1,325.10	2,052.43	197
422.00	393.00		393.00	<sup>15</sup> 222.06	1,037.06	162.19	1,199.25	198
36,367.27					36,367.27	3,424.79	39,792.06	199
420.00	315.75	83.90	399.65	<sup>16</sup> 146.00	965.65	790.55	1,756.20	200
1,393.86		400.00	400.00		1,793.86	1,652.97	3,446.83	201
361.50	25.00		25.00		386.50	662.47	1,048.97	202
296.25	12.00	2.50	14.50		300.75	417.94	718.69	203
3,752.70					3,752.70	110.17	3,862.87	204
1,033.44	68.25	130.65	198.90		1,237.34	1,151.17	2,388.51	205
369.99				<sup>17</sup> 1.00	370.99	221.26	592.25	206
415.00	25.00	104.50	131.50		546.50	1,110.02	1,656.52	207
144.00	10.00	1.60	11.60		155.60	3,129.56	3,285.16	208
2,595.00	100.00	63.55	163.55	<sup>18</sup> 70.00	2,828.55	2,294.85	5,123.40	209
750.00	210.00		210.00	<sup>19</sup> 1,355.00	2,315.00	300.00	2,615.00	210
9,845.65	558.78		558.78	<sup>20</sup> 1,250.00	11,654.43	4,622.80	16,177.23	211
1,480.00	140.15	70.20	210.35	<sup>21</sup> 293.35	1,983.70	3,491.09	5,474.79	212
559.60	39.60	3.00	42.60		602.10	877.22	1,479.32	213
310.00	60.00	5.40	65.40	<sup>22</sup> 10.00	385.40	1,291.96	1,677.36	214
1,928.84	149.88		149.88	<sup>23</sup> 248.00	2,326.88	2,838.50	5,165.38	215
754.84	23.15	5.17	34.32	<sup>24</sup> 65.00	854.16	648.88	1,503.04	216
909.24	25.00		25.00		934.24	305.76	1,240.00	217
265.00	12.00		12.00		277.00	343.99	620.99	218
175.75	158.00	79.91	237.91	<sup>25</sup> 506.90	919.56	1,617.20	2,536.76	219
2,255.12					2,255.12	791.30	3,046.42	220
897.50	17.65	1.50	19.15		916.65	2,877.95	3,794.60	221
4,405.83	1,700.14	21.03	1,721.17	<sup>26</sup> 29.06	6,156.09	698.28	6,854.37	222
2,874.57	949.50	4.50	954.00	<sup>27</sup> 1,181.39	5,009.96		5,009.96	223
5,117.38	289.00	10.00	299.00		5,396.38	1,975.71	7,362.09	224
719.50	40.00	68.05	108.05		827.55	569.20	1,396.75	225
4,878.87	1,940.89		1,940.89	<sup>28</sup> 2,541.73	9,361.49	2,422.65	11,784.14	226
1,614.12		7.74	7.74		1,621.86	299.84	1,921.70	227
902.53				<sup>29</sup> 250.00	1,212.53	832.14	2,044.67	228

<sup>14</sup> Funeral decorations, \$50; music for dance, \$180; hospital expenses donated, \$37.55; contributions refunded, \$15.

<sup>15</sup> Fuel, supplies for clubroom, etc.

<sup>16</sup> Entertainments.

<sup>17</sup> Flowers for funeral.

<sup>18</sup> Ice.

<sup>19</sup> Expense of banquet, \$193.35; donated to San Francisco sufferers, \$100.

<sup>20</sup> Loans.

<sup>21</sup> Nurses, etc.

<sup>22</sup> Drugs, \$100.45; entertainment, \$341.90; hacks, \$16; flowers, \$19.50; candies, cigars, etc., \$28.05.

<sup>23</sup> Refunds to withdrawing members.

<sup>24</sup> Medicines, etc., \$655.68; charity, \$86.05; hospital, \$1,800.

<sup>25</sup> Donation to San Francisco sufferers.



TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—					
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—		
					Members.	Members' wives.	Other dependents.
229	Soda-water apparatus.....	\$1,405.10			\$200.00		\$200.00
230	Store, clothing, wholesale and retail.	240.00					
231	Store, department.....	12,052.95			890.00		890.00
232	Store, department.....	1,073.64					
233	Store, department.....	9,532.35			1,250.00		1,250.00
234	Store, department.....	180.00					
235	Store, department.....	302.15			25.00		25.00
236	Store, department.....	374.77			200.00		200.00
237	Store, department.....	6,188.54			3,908.20		3,908.20
238	Store, department.....	4,714.72			250.00		250.00
239	Store, department.....	1,014.84			100.00		100.00
240	Store, department.....	7,890.00			1,600.00		1,600.00
241	Store, department.....	922.00			200.00		200.00
242	Store, department.....	16,176.85			6,700.00		6,700.00
243	Store, department.....	10,437.50			1,989.50		1,989.50
244	Store, drug, wholesale.....	537.85			50.00		50.00
245	Store, dry goods, retail.....	4,654.95			400.00		400.00
246	Store, dry goods, etc., wholesale and retail.	375.00			48.00		48.00
247	Store, furniture, etc.....	701.88			50.00		50.00
248	Store, harness, etc., wholesale.	219.16			100.00		100.00
249	Store, mail order.....	11,593.30			1,054.00		1,054.00
250	Store, mail order.....	1,959.14			2,750.00		2,750.00
251	Stoves and ranges.....	204.95			100.00		100.00
252	Stoves and ranges.....	1,724.65			150.00		150.00
253	Stoves and ranges.....	585.00			300.00		300.00
254	Stoves and ranges.....	893.35			300.00		300.00
255	Telephone operating.....	1,330.00			150.00		150.00
256	Terra cotta.....	1,013.31			94.74		94.74
257	Tinware, etc.....	199.00			50.00		50.00
258	Transfer company.....	1,352.00			100.00		100.00
259	Varnish.....	147.00			50.00		50.00
260	Watches.....	5,884.00			600.00		600.00
261	Watches.....	8,189.10			550.00		550.00
262	Wire.....	188.19					
263	Wire.....	105.00					
264	Wire.....	2,713.50			1,400.00		1,400.00
265	Wire.....	314.00			91.00		91.00
266	Automobiles, etc.....	954.00					
267	Blescheries.....	442.75					
268	Boxes, wooden.....	1,773.22					
269	Brass and copper, rolling mill.	323.50					
270	Brass and copper, rolling mill.	170.00					
271	Cars.....	657.02					
272	Dry dock.....	531.60					
273	Firearms.....	1,049.00					
274	Firearms.....	3,220.00					
275	Furniture, etc.....	250.00					
276	Glass.....	387.01					
277	Glass.....	456.92					
278	Harness and saddlery.....	200.00					
279	Insulated wire, etc.....	55.00					
280	Iron and steel, blast furnace, and mining coal.	2,474.60					
281	Machinery.....	124.57					
282	Machinery and tools.....	9,448.07					
283	Mining, coal, and coke burning.	262.00					

<sup>1</sup> Loans.

<sup>2</sup> Excursions, \$133.46; investments, \$313.16.

<sup>3</sup> Flowers.

<sup>4</sup> Special relief.

<sup>5</sup> Donation.

<sup>6</sup> Donation to San Francisco sufferers, \$100; check carried over from last settlement, \$9.17; dividend to members, \$628.28.

<sup>7</sup> Miscellaneous, \$1.50; special relief, \$300.35.

<sup>8</sup> Dividend to members.

<sup>9</sup> Including other administrative expenses.

<sup>10</sup> Included under salaries, etc.

<sup>11</sup> Bandages.

## ESTABLISHMENT FUNDS—Continued.

Total benefit pay- ments.	Administration.			Other disburse- ments.	Total disburse- ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num- ber.
	Salaries, wages, etc.	Other.	Total.					
\$1,606.10	\$50.00	\$60.99	\$110.99	.....	\$1,716.09	\$513.49	\$2,229.58	229
240.00	25.00	43.85	68.85	.....	308.85	673.35	982.20	230
12,942.96	4,723.00	49.45	4,772.45	1 \$501.00	18,216.40	10,766.12	28,982.52	231
1,073.64	37.50	12.60	50.00	2 \$44.62	1,570.26	983.94	2,554.20	232
10,802.35	1,404.00	117.30	1,521.30	.....	12,323.65	1,491.65	13,815.30	233
186.00	.....	3.50	3.50	3 \$4.00	196.50	1,002.75	1,199.25	234
327.15	.....	1.50	1.50	.....	328.65	340.40	669.05	235
574.77	.....	11.17	11.17	.....	585.94	479.12	1,065.06	236
10,096.74	1,365.00	251.30	1,616.30	4 \$1,042.76	12,755.80	3,230.45	15,986.25	237
5,064.72	169.50	173.36	342.86	5 \$40.00	5,447.58	1,746.79	7,194.37	238
1,114.84	25.00	17.50	42.50	6 \$737.45	1,894.79	1,210.71	3,105.50	239
9,460.00	325.00	16.75	341.75	.....	9,801.75	377.97	10,179.72	240
1,192.00	420.00	18.00	438.00	.....	1,630.00	230.00	1,860.00	241
22,876.85	1,197.89	185.71	1,383.60	.....	24,260.45	194.24	24,454.69	242
12,427.00	1,223.10	89.80	1,312.90	7 \$301.85	14,041.75	7,528.46	21,570.21	243
587.85	100.00	87.50	187.50	.....	775.35	1,140.90	1,916.25	244
5,064.96	229.25	37.00	266.25	.....	5,321.20	1,129.71	6,450.91	245
423.00	25.00	.....	25.00	8 \$633.20	1,081.20	151.60	1,232.80	246
751.88	137.15	(*)	137.15	.....	889.03	503.55	1,392.58	247
319.16	84.51	16.17	100.68	9 1.60	420.44	1,175.76	1,596.20	248
12,647.30	.....	40.50	40.50	10 \$178.50	12,866.30	8,870.19	21,736.49	249
4,709.14	100.00	55.28	155.28	11 \$667.39	5,531.81	651.79	6,183.60	250
304.95	48.00	94.53	142.53	.....	447.48	1,344.45	1,791.93	251
1,574.65	102.00	24.50	126.50	.....	2,001.15	2,479.81	4,480.96	252
886.00	61.50	43.20	104.70	12 \$5.28	994.98	1,233.10	2,228.08	253
1,193.85	67.00	41.60	108.50	.....	1,301.85	561.75	1,863.60	254
1,480.00	25.00	49.15	74.15	13 \$415.78	1,909.93	979.10	2,949.03	255
1,108.65	12.50	.....	12.50	.....	1,120.55	254.43	1,374.98	256
249.00	.....	39.15	39.15	14 \$157.06	445.21	1,071.25	1,516.46	257
1,452.00	50.00	69.50	119.50	.....	1,571.50	880.50	2,451.00	258
197.00	10.00	1.15	11.15	.....	208.15	397.85	606.00	259
6,484.00	.....	.....	.....	15 \$1,506.50	7,989.50	910.33	8,899.83	260
8,736.10	.....	.....	.....	.....	8,736.10	2,541.36	11,280.46	261
183.19	6.00	6.00	11.00	.....	199.19	428.57	625.76	262
106.00	.....	6.50	6.50	16 \$224.71	336.21	50.04	386.25	263
4,113.50	136.00	83.60	222.60	17 \$312.25	4,648.35	980.36	5,638.74	264
405.00	.....	.....	.....	.....	405.00	428.30	833.30	265
954.00	.....	114.85	114.85	18 \$54.80	1,123.65	1,276.93	2,400.58	266
442.75	.....	.....	.....	.....	442.75	465.72	908.47	267
1,773.22	492.00	.....	492.00	.....	2,265.22	1,980.72	4,245.94	268
323.50	.....	30.00	30.00	.....	353.50	320.39	673.89	269
170.00	.....	.....	.....	.....	170.00	276.25	446.25	270
657.02	12.00	.....	12.00	.....	669.02	43.93	712.95	271
531.60	.....	158.98	158.98	.....	690.58	105.58	796.16	272
1,049.00	43.00	32.83	80.82	.....	1,129.82	1,421.68	2,551.50	273
3,220.00	125.87	72.10	197.97	19 \$3,397.10	6,815.07	416.45	7,231.52	274
250.00	.....	.....	.....	.....	250.00	37.50	287.50	275
387.01	.....	.....	.....	.....	387.01	521.26	908.27	276
456.92	25.00	.....	25.00	.....	481.92	104.38	586.30	277
300.00	.....	1.23	1.23	.....	301.23	386.77	687.00	278
55.00	.....	.....	.....	20 \$169.60	224.00	50.30	274.30	279
2,474.60	.....	.....	.....	.....	2,474.60	(*)	(*)	280
124.57	.....	.....	.....	.....	124.57	24.43	149.00	281
9,448.07	.....	20.35	20.35	21 \$3.60	9,472.02	1,188.94	10,660.96	282
262.00	220.10	.....	220.10	.....	482.10	57.00	539.10	283

22 Refunds to withdrawing members.

23 Guarantee deposit for picnic.

24 Miscellaneous.

25 Contributions refunded, \$6; entertainment, picnic, and smoker, \$409.78.

26 Ball and picnic.

27 Contributions refunded, \$5.50; loans granted, \$1,500.

28 Picnic.

29 Smoker entertainment.

30 Not reported.

31 Contributions refunded.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—					
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—		
					Members.	Members' wives.	Other dependents.
							Total.
284	Optical goods, etc.	\$260.50					
285	Paint.	281.47					
286	Pianos	188.00					
287	Pianos	1,887.20					
288	Pottery, sanitary	195.00					
289	Printing, newspaper	280.00					
290	Printing, newspaper	130.00					
291	Printing, newspaper	2,492.54					
292	Printing, newspaper	68.00					
293	Printing, newspaper	224.40					
294	Railroad shops	1,250.25					
295	Railway, street, elevated	8,594.00					
296	Refining, copper	967.50					
297	Rubber boots and shoes	145.00					
298	Sash, doors, and blinds	461.90					
299	Shoes	171.42					
300	Shoes	310.65					
301	Silk	220.15					
302	Smelting	755.61					
303	Store, clothing, retail	502.18					
304	Watch cases	2,375.10					
305	Abrasives	735.00			\$150.00	\$70.00	\$220.00
306	Agricultural implements	1,874.20			400.00	150.00	550.00
307	Agricultural implements	440.00					
308	Bakery	1,460.50			450.00	80.00	530.00
309	Brewery	666.00			350.00		350.00
310	Brewery	946.00			197.75	100.00	297.75
311	Brewery	392.00			200.00	150.00	350.00
312	Chemicals, etc.	1,145.00			250.00	125.00	375.00
313	Chemicals, etc.	302.50					
314	Chemicals, etc.	12,616.24			2,200.00	650.00	2,850.00
315	China ware	75.00					
316	Clothing	405.81			115.00	121.50	236.50
317	Cotton and woolen goods	400.60			50.00	25.00	75.00
318	Cotton goods	163.00			109.00		109.00
319	Dyeing and finishing, textiles	732.79			60.00		60.00
320	Electrical apparatus, etc.	4,320.00			400.00	100.00	500.00
321	Elevators	1,679.15			800.00	150.00	950.00
322	Express company	392.00			200.00	60.00	250.00
323	Furniture	560.00			150.00	200.00	350.00
324	Graphophones	962.75			75.00	150.00	225.00
325	Insulated wire	115.00				25.00	25.00
326	Iron and steel, bolts and nuts	184.80					
327	Iron and steel, bolts and nuts	1,298.00			200.00		200.00
328	Iron and steel, rolling mill, etc.	628.15				100.00	100.00
329	Leather	465.00			150.00	50.00	200.00
330	Leather	248.00			150.00	30.00	180.00
331	Leather	164.00			150.00		150.00
332	Lithographing	270.00			100.00		100.00
333	Machinery	822.80				50.00	50.00
334	Machinery	530.00			400.00	50.00	450.00
335	Machinery and tools	287.50			150.00		150.00
336	Mining, coal	24.00			75.00	50.00	125.00
337	Moldings, mirrors, etc.	300.00				100.00	100.00
338	Paint	606.00			150.00	60.00	200.00

1 Dividend to members, \$608.60; refunds to withdrawing members, \$25.55.

2 Carriages to attend a member's funeral, \$10; loans granted, \$25.

3 Donations to 2 old employees, \$576; refunds to withdrawing members, \$256.01.

4 Refunds to withdrawing members, \$11.78; dividend to members, \$141.90.

5 Dividend to members.

6 Refunds to withdrawing members, \$254.00; loans granted, \$645.55.

7 Dividend to members, \$685; loans granted, \$2,400.

8 Contributions refunded.

9 Contributions refunded, \$25.25; badges, \$96.50; investments made, \$1,232.38.

10 Flowers.

11 Includes cost of medicines.

12 Balance at end of year transferred to establishment.

## ESTABLISHMENT FUNDS—Continued.

Total benefit payments.	Administration.			Other disbursements.	Total disbursements.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund number.
	Salaries, wages, etc.	Other.	Total.					
\$200.50		\$3.60	\$3.60	1 \$332.15	\$596.25	\$101.90	\$998.15	284
281.47				281.47	281.47	989.83	989.83	285
188.00	112.00	1.25	13.25	35.00	236.25	72.50	308.75	286
1,897.20	132.00	122.33	254.33	832.01	2,972.54	4,523.53	7,497.07	287
196.00	1.00	.33	1.33	153.68	350.01	25.19	375.20	288
280.00	120.00		120.00	1,680.00	2,080.00	200.00	2,280.00	289
130.00	7.43	4.85	11.78		141.78	60.88	202.66	290
2,492.54	240.00	2.20	242.20	900.15	3,634.89	.70	3,635.59	291
68.00	72.00	8.61	80.61	3,085.00	3,233.61	28.12	3,261.73	292
224.40	26.00		26.00	64.54	314.94	246.04	560.98	293
1,250.25	58.50	18.00	76.50		1,326.75	333.65	1,660.40	294
8,594.00	2,926.11	640.61	3,566.62	1,344.13	13,504.75	4,004.85	17,509.60	295
967.50	2,003.54		2,003.54		2,971.04	2,191.03	5,162.07	296
145.00		1.00	1.00	5.00	151.00	380.17	531.17	297
461.90	11 964.25		11 964.25	1 351.48	2,777.63		2,777.63	298
171.42	10.00	2.00	12.00		183.42	186.00	369.42	299
310.65		4.00	4.00	49.75	364.40	840.44	1,204.84	300
220.15	36.25	93.70	129.95		350.10	468.99	819.09	301
785.61	1,741.50		1,741.50	741.00	3,288.11	3,326.02	6,594.13	302
502.18	50.00	2.40	52.40	530.56	1,085.14	337.76	1,422.90	303
2,375.10	45.45	4.10	49.55		2,424.65	1,526.16	3,950.81	304
955.00					955.00	816.00	1,771.00	305
2,442.20				7.55	2,449.75	918.78	3,368.53	306
440.00	26.48	29.43	55.91		465.91	358.89	824.80	307
1,990.50	105.20	147.31	252.51	241.10	2,484.11	57.61	2,541.72	308
1,016.00	70.00	14.52	84.52	150.90	1,251.42	202.35	1,453.77	309
1,243.75	200.00	23.25	223.25	46.25	1,513.25	3,161.21	4,674.46	310
742.00	110.75	163.24	273.99	30.50	1,046.49	2,431.00	3,477.49	311
1,520.00	160.00		160.00		1,680.00		1,680.00	312
302.50					302.50	3,150.18	3,452.68	313
15,496.24	3,725.00	1,092.28	4,817.28	666.91	20,950.43	7,248.94	28,199.37	314
75.00	5.80		5.80	165.60	245.80	59.45	305.25	315
642.31	50.00	.25	50.25	338.64	1,031.20	.84	1,032.04	316
475.80	90.00	87.23	177.23	215.90	868.73	45.73	914.46	317
272.00	13.00	35.18	48.18	2.33	322.51	501.93	824.44	318
792.79	29.50	6.00	35.50		828.29	1,001.55	1,829.84	319
4,820.00	150.00	1,800.00	1,950.00		6,770.00	841.61	7,611.61	320
2,629.15	75.00	29.40	104.40		2,733.55	1,026.99	3,760.54	321
642.00		14.70	14.70		656.70	95.80	752.50	322
910.00	41.00	49.78	90.78		1,000.78	1,955.84	2,956.62	323
1,187.75	39.75	39.75	79.50	92.50	1,320.00	1,067.03	2,387.03	324
140.00	15.00	2.00	17.00	278.00	435.00		435.00	325
184.80	40.00	18.86	58.86	78.00	321.66	560.66	882.32	326
1,496.00				2,000.00	3,496.00	219.03	3,717.03	327
728.15	41.00	7.75	48.75	759.40	1,536.30	211.99	1,748.29	328
665.00	32.06		32.06	415.06	1,112.12		1,112.12	329
428.00	20.00	28.07	48.07	336.68	812.75		812.75	330
314.00		29.25	29.25		343.25	97.63	440.88	331
370.00	15.00		15.00	272.00	657.00		657.00	332
872.80	50.00	6.50	56.50		929.30	1,041.53	1,970.83	333
980.00	370.50	86.30	456.80		1,436.80	1,574.83	3,011.63	334
437.50	12.00	13.95	25.95	8.00	471.45	40.88	511.88	335
149.00					149.00	4.00	153.00	336
400.00	26.50	48.29	74.79		474.79	2,848.54	3,323.33	337
706.00	20.00	7.00	27.00	24.00	757.00	213.87	970.87	338

<sup>12</sup> Expenses of picnic, music, etc.<sup>13</sup> Medicine.<sup>14</sup> Flowers, \$15; refunds to withdrawing members, \$19.22; dividend to members, \$496.24.<sup>15</sup> Investments made.<sup>17</sup> Investments made, \$120; borrowed money repaid, \$30.90.<sup>18</sup> Contributions refunded, \$2; coaches for funerals, \$15; flowers, \$4; badges, \$7.50; entertainment, \$10; miscellaneous, \$7.75.<sup>20</sup> Donations for benevolent purposes.<sup>20</sup> Contributions refunded, \$24; dividend to members, \$314.64.<sup>21</sup> Miscellaneous.<sup>22</sup> Donations, \$40; smoker, \$38.<sup>23</sup> Carriages for funeral.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—						
		Temporary disability.	Perma- nent dis- ability.	Super- annua- tion.	Death or funeral of—			
					Members.	Mem- bers' wives.	Other depend- ents	Total.
339	Pianos.....	\$258.00			\$400.00	\$50.00		\$450.00
340	Railroad shops.....	715.20			300.00	50.00		350.00
341	Railroad shops.....	612.00			135.00			135.00
342	Railroad shops.....	2,876.25			200.00	50.00		250.00
343	Railroad, steam (office only).	1,845.25			900.00	300.00		1,200.00
344	Railway, street.....	3,200.00			200.00	150.00		350.00
345	Railway, street, and elec- tric lighting.	2,196.75						
346	Rubber goods.....	208.00			25.00	15.00		40.00
347	Shade rollers.....	432.00			180.00	50.00		200.00
348	Tools, saws, etc.....	2,780.00			900.00	100.00		1,000.00
349	Typewriters.....	317.00			100.00			100.00
350	Wire and wire nails.....	2,091.00			400.00	150.00		550.00
351	Agricultural implements.....	1,531.22	\$150.00		300.00			300.00
352	Agricultural implements.....	3,083.28			3,606.09			3,606.09
353	Agricultural implements.....	20,437.40	390.00		620.80			620.80
354	Agricultural implements.....	8,987.00	285.00		2,300.00			2,300.00
355	Brass goods, etc.....	895.00			300.00			300.00
356	Brewery.....	1,042.60			250.00			250.00
357	Bridges, etc.....	1,104.42						
358	Cars.....	1,323.00			500.00			500.00
359	Dry dock.....	400.25			429.00			429.00
360	Electric light.....	(*)			(*)			(*)
361	Foundry.....	170.83						
362	Iron and steel, rolling mill, etc.	116,413.21	12,950.00		52,580.00			52,580.00
363	Iron and steel, rolling mill, etc.	1,046.67			200.00			200.00
364	Iron and steel, rolling mill, etc.	4,552.75	804.00					
365	Iron and steel, rolling mill, furnaces, etc.	46,981.49	12,690.00		15,585.00			15,585.00
366	Lithographing.....	446.00			225.00			225.00
367	Lithographing.....	177.08			25.00			25.00
368	Locomotives.....	6,026.85	655.45		192.50			192.50
369	Machinery.....	122.00			75.00			75.00
370	Mining, coal.....	1,528.00			400.00			400.00
371	Mining, coal.....	2,040.00			400.00			400.00
372	Mining, coal.....	1,246.65			100.00			100.00
373	Mining, coal.....	3,172.13			2,200.01			2,200.01
374	Mining, coal.....	1,606.55			200.00			200.00
375	Mining, coal.....	1,424.00			712.50			712.50
376	Mining, copper.....	56,981.50	(*)		(*)			(*)
377	Mining, copper.....	2,242.87	550.00		510.00			510.00
378	Mining, copper.....	2,350.50			600.00			600.00
379	Mining, copper.....	3,784.00			1,000.00			1,000.00
380	Mining, iron ore.....	5,070.03	90.00		1,800.00			1,800.00
381	Mining, iron ore.....	4,311.15	1,166.65		4,500.00			4,500.00
382	Mining, iron ore.....	(*)	(*)		(*)			(*)
383	Printing, newspaper.....	614.18			135.00			135.00
384	Pulleys.....	352.00			150.00			150.00
385	Pulp.....	895.00	240.00					
386	Sawmill.....	3,859.60	5,289.50					
387	Carpets.....	618.41			40.00		\$10.00	50.00
388	Cereals.....	856.00			2,512.00	62.50		2,574.50
389	Express company.....	3,783.00			2,400.00	300.00	245.00	2,945.00
390	Furniture.....	261.10			50.00	50.00	90.00	190.00

<sup>1</sup> Dividend to members.

<sup>2</sup> Refunds to withdrawing members, \$2,716.29; withdrawals of savings deposits of employees, \$23,477.96; investments made, \$38,302; borrowed money repaid, \$1,000.

<sup>3</sup> Contributions refunded, \$1.50; refunds to withdrawing members, \$65.29; investments made, \$600.

<sup>4</sup> Including \$16 for benefits not specified.

<sup>5</sup> Nurse, \$9; borrowed money repaid, \$10.00.

<sup>6</sup> Medical supplies.

<sup>7</sup> Hospital and medical supplies.

<sup>8</sup> Hospital and medical supplies, etc., \$1,872.67; debit balance at beginning of year, \$1,119.32.

<sup>9</sup> Hospital bills, \$1,809.45; livery, \$32; contributions refunded, \$15.75.

<sup>10</sup> Miscellaneous.

<sup>11</sup> Carriage hire, \$23; delegates, \$12.25; contributions refunded, \$3; investments made, \$360.

<sup>12</sup> Not shown, as fund is not one year old.

<sup>13</sup> Back claim settled.

## ESTABLISHMENT FUNDS—Continued.

Total benefit pay-ments.	Administration.			Other disburse-ments.	Total disburse-ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund number.
	Salaries, wages, etc.	Other.	Total.					
\$708.00	\$110.00		\$110.00		\$818.00	\$3,224.00	\$4,142.00	339
1,065.20	36.00	30.50	45.50		1,110.70	593.41	1,704.11	340
747.00	12.00	5.36	17.36		764.36	22.68	787.04	341
3,126.25	65.00	15.59	80.59		3,206.84	397.39	4,104.23	342
3,045.25	377.40	10.39	387.79	\$2,504.10	5,937.14	52.26	5,989.40	343
3,550.00		195.29	195.29	\$65,406.25	69,241.54	5,333.27	74,574.81	344
2,169.75	99.00	17.75	116.75	\$2,422.22	4,708.72	300.00	5,008.72	345
248.00	40.00		40.00		288.00	317.05	605.05	346
632.00		5.00	5.00		637.00	174.84	811.84	347
3,780.00	219.00	85.49	304.49	\$666.79	4,751.28	1,946.88	6,598.16	348
4,433.00	47.20		47.20		4,480.20	849.81	1,330.01	349
2,641.00	40.00	73.10	113.10	\$19.09	2,778.19	588.76	3,361.95	350
1,961.22		5.00	5.00	\$29.18	2,015.40	1,264.93	3,280.33	351
6,639.37	1,753.09		1,753.09	\$334.69	8,727.15	4,799.00	13,516.75	352
21,448.20	4,640.47		4,640.47	\$2,991.99	29,080.66	29,080.66	29,080.66	353
11,572.00	900.00	54.70	954.70	\$1,877.20	14,080.90	5,870.85	20,274.75	354
1,196.00	80.50	50.96	131.46		1,326.46	3,174.79	4,501.25	355
1,292.60	62.00	40.80	102.80	\$11.21	1,404.61	465.96	1,870.57	356
1,104.42					1,104.42	415.80	1,520.22	357
1,823.00	412.37	32.01	444.38	\$398.25	2,665.63	317.77	2,983.40	358
829.25					829.25	220.75	1,050.00	359
(18)	(18)		(18)	(18)	(18)	(18)	(18)	360
170.83	99.00	35.30	134.30	\$50.00	355.13	1,736.25	2,091.38	361
181,953.21	\$3,439.00		3,439.00	\$18,500.15	203,882.36	16,628.67	220,516.03	362
1,246.67	150.00	68.44	218.44		1,463.11	2,516.74	3,979.85	363
5,356.75	269.50	68.85	338.35	\$5,482.14	11,178.24	835.30	12,010.54	364
75,250.49	13,332.05	1,478.89	14,810.94	\$4,086.83	94,154.26	36,043.13	130,197.39	365
671.00	50.00	16.00	66.00	\$269.05	1,008.05	1,207.45	2,213.50	366
202.06		2.00	2.00	\$55.95	208.03	783.21	1,043.24	367
6,874.80	130.00	30.95	160.95	\$1,660.00	8,666.75	2,474.26	11,170.01	368
197.00	15.00	5.40	20.40		217.40	293.50	510.90	369
1,928.00	110.00	10.00	120.00	\$842.22	2,890.22	451.11	3,341.33	370
2,440.00	364.00	6.75	370.75		2,810.75	611.85	3,422.60	371
1,346.65	120.97		120.97		1,467.62	357.57	1,825.19	372
5,372.14	17.50	15.25	32.75		5,404.89	10,967.13	16,372.02	373
1,806.55	271.31		271.31		2,077.86	219.14	2,297.00	374
2,136.50	319.00	116.04	435.04		2,571.54	5,155.72	7,727.26	375
56,961.50	4,833.29	193.45	5,026.74	\$350.75	62,338.99	1,407.31	63,746.30	376
3,302.87				\$20.83	3,323.70	3,955.59	7,279.29	377
2,960.50				\$3,836.25	6,796.75	172.96	6,969.71	378
4,784.00				\$3,809.39	8,593.39	499.54	9,092.93	379
6,990.03		7.15	7.15		6,997.18	4,791.65	11,788.83	380
10,477.80					10,477.80	53,160.24	63,638.04	381
(18)	(18)	(18)	(18)	(18)	(18)	(18)	(18)	382
749.18	117.70	9.35	127.05		876.23	195.05	1,071.28	383
502.00	61.91	50.95	112.86		614.86	734.30	1,349.16	384
1,135.00		2.00	2.00		1,137.00	173.00	1,310.00	385
9,149.10	\$5,437.41		5,437.41		14,586.51	110.50	14,697.01	386
668.41	40.50	32.56	73.06	\$815.03	1,556.50		1,556.50	387
3,430.50	85.00	56.58	141.58		3,572.08	1,317.82	4,889.90	388
6,728.00	1,035.00	288.85	1,323.85		8,051.85	2,875.36	10,927.21	389
451.10					451.10	201.90	753.00	390

<sup>11</sup> Includes printing, etc.<sup>12</sup> Hospital expenses, \$18,485; contributions refunded, \$15.15.<sup>13</sup> Hospital service, \$3,054.05; contributions refunded \$432.78.<sup>14</sup> Refunds to withdrawing members.<sup>15</sup> Donations—death and other purposes.<sup>16</sup> Including permanent disability benefits and death or funeral benefits.<sup>17</sup> Included in temporary disability benefits.<sup>18</sup> Overcharge, \$5.40; donations, \$345.35.<sup>19</sup> One claim by monthly installments not fully paid.<sup>20</sup> Shortage on benefit certificate.<sup>21</sup> Investments made.<sup>22</sup> Not reported.<sup>23</sup> Including payments for medicines.

TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—					
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—		
					Members.	Members' wives.	Other dependents.
391	Iron and steel, blast furnace.	\$434.70	.....	.....	.....	\$100.00	\$100.00
392	Iron and steel, rolling mill, etc.	252.00	.....	.....	\$100.00	50.00	30.00
393	Iron and steel, rolling mill, etc.	570.00	.....	.....	.....	61.00	61.00
394	Iron and steel, rolling mill, etc.	819.00	.....	.....	100.00	.....	100.00
395	Locomotives.....	4,832.50	.....	.....	780.00	300.00	490.00
396	Mining, coal.....	45.00	.....	.....	50.00	.....	50.00
397	Mining, coal.....	25,757.50	.....	.....	10,964.00	1,450.00	2,430.00
398	Mining, coal.....	390.00	.....	.....	.....	50.00	50.00
399	Mining, coal.....	227.00	.....	.....	.....	.....	.....
400	Mining, coal.....	1,341.50	.....	.....	600.00	.....	600.00
401	Mining, coal.....	545.00	.....	.....	100.00	.....	35.00
402	Mining, coal.....	370.15	.....	.....	.....	.....	150.00
403	Railway, street.....	10,345.42	.....	.....	3,806.00	50.00	3,856.00
404	Railway, street.....	2,518.61	.....	.....	100.00	50.00	150.00
405	Railway, street.....	1,925.10	.....	.....	450.00	200.00	350.00
406	Railway, street, and electric lighting.	1,095.00	.....	.....	1,274.50	150.00	165.00
407	Railway, street, and electric lighting.	156.00	.....	.....	411.00	.....	68.50
408	Railway, street, and electric lighting.	4,518.66	.....	.....	2,000.00	300.00	150.00
409	Rubber goods.....	270.00	.....	.....	.....	.....	100.00
410	Store, department.....	4,286.58	.....	.....	150.00	.....	150.00
411	Stoves and ranges.....	666.00	.....	.....	150.00	.....	150.00
412	Agricultural implements.	.....	.....	.....	100.00	.....	100.00
413	Collars, cuffs, and shirts.	.....	.....	.....	3,750.00	.....	3,750.00
414	Cotton goods.....	.....	.....	.....	1,725.00	.....	1,725.00
415	Cotton goods.....	.....	.....	.....	75.00	.....	75.00
416	Electric light and power.	.....	.....	.....	1,200.00	.....	1,200.00
417	Gas.....	.....	.....	.....	1,200.00	.....	1,200.00
418	Gas and electric light.	.....	.....	.....	.....	.....	.....
419	Lime.....	.....	.....	.....	.....	.....	.....
420	Railroad, steam (office only).	.....	.....	.....	4,787.50	.....	4,787.50
421	Railway, street.....	.....	.....	.....	200.00	.....	200.00
422	Railway, street.....	.....	.....	.....	18,199.64	.....	18,199.64
423	Silk.....	.....	.....	.....	500.00	.....	500.00
424	Steamship employees.....	.....	.....	.....	5,480.00	.....	5,480.00
425	Cement.....	2,787.97	\$50.00	.....	1,000.00	225.00	1,225.00
426	Enameled and stamped ware.	1,537.00	.....	.....	1,000.00	150.00	1,150.00
427	Iron and steel, rolling mill, etc.	2,836.20	50.00	.....	500.00	150.00	650.00
428	Iron and steel, rolling mill, etc.	2,000.15	50.00	.....	450.00	50.00	500.00
429	Iron and steel, rolling mill, furnaces, etc.	17,956.24	325.00	.....	3,800.00	1,350.00	4,950.00
430	Iron and steel, rolling mill, furnaces, etc.	1,026.50	50.00	.....	500.00	100.00	600.00
431	Iron and steel, rolling mill, furnaces, etc.	1,291.67	.....	.....	400.00	150.00	550.00
432	Railway, street.....	805.69	.....	.....	750.00	.....	750.00
433	Steamship employees.....	1,829.44	1,218.00	.....	400.00	.....	400.00
434	Carpets, etc.....	.....	.....	.....	100.00	50.00	550.00
435	Express company.....	.....	.....	.....	400.30	100.00	200.00
436	Express company.....	.....	.....	.....	1,625.00	400.00	425.00
437	Express company.....	.....	.....	.....	3,000.00	600.00	925.00

<sup>1</sup> Dividend to members.

<sup>2</sup> Donations, \$50; miscellaneous, \$10.

<sup>3</sup> Refunds to withdrawing members and rebates.

<sup>4</sup> Includes cost of medicines.

<sup>5</sup> Contributions refunded, \$24.72; refunds to withdrawing members, \$2,548.76; expenses of bonding department, \$1,820.79; expenses of club room, \$2,454.26; withdrawals of members' deposits, \$376.07; loans granted, \$200; investments made, \$4,712.50.

<sup>6</sup> Entertainment expense, \$627.55; hospital expense, \$306.25; donation refunded, \$2.

<sup>7</sup> Donations to San Francisco earthquake sufferers, \$25; G. A. R. veterans, \$17.35.

<sup>8</sup> Badges and prizes for bowling tournament, \$199.45; outing, \$929.31; entertainment, \$586.59.

## ESTABLISHMENT FUNDS—Continued.

Total benefit payments.	Administration.			Other disbursements.	Total disbursements.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund number.
	Salaries, wages, etc.	Other.	Total.					
\$634.70					\$634.70	\$250.30	\$885.00	391
422.00		\$11.10	\$11.10	\$555.35	998.45	330.68	1,329.13	392
631.00	\$20.00	17.50	37.50	\$12.01	1,480.51	198.32	1,678.83	393
919.00	40.00	9.50	49.50	\$1,118.88	2,067.38	1,006.87	3,063.25	394
6,402.50	480.00		480.00		6,882.50	2,269.54	9,152.04	395
95.00		15.00	15.00		110.00	177.50	287.50	396
40,601.50	4,914.21		4,914.21		45,515.71	17,544.86	63,060.57	397
440.00					440.00		440.00	398
227.00	4.00		4.00		231.00	72.50	303.50	399
1,941.50					1,941.50	467.49	2,408.99	400
680.00	98.00		98.00		778.00	707.38	1,485.38	401
520.15	134.00		134.00	\$60.00	714.15	511.13	1,225.28	402
14,201.42	1,402.08	832.95	2,235.03		16,436.45	3,537.91	19,974.36	403
2,688.61	530.68	26.82	557.50	\$152.50	3,378.61	1,527.12	4,905.73	404
2,925.10	300.00	119.64	419.64		3,344.74	6,519.31	9,864.05	405
2,684.50	2,294.00	\$412.70	\$2,706.70		5,391.20	2,244.53	7,635.73	406
635.50	848.00	\$349.13	\$1,197.13		1,832.63	494.31	2,326.94	407
6,968.66	1,250.00	144.25	1,394.25	\$12,087.10	20,400.01	6,616.70	27,016.71	408
370.00	10.00		10.00		380.00	65.00	445.00	409
4,436.58	870.65		870.65	\$935.80	6,243.03	1,801.94	8,044.97	410
816.00		16.17	16.17	\$42.35	874.52	710.97	1,585.49	411
100.00		4.00	4.00		104.00	1,004.70	1,108.70	412
3,750.00	304.34	136.80	441.14		4,191.14	1,252.50	5,443.64	413
1,725.00	272.00		272.00		1,997.00	6,813.35	8,810.35	414
75.00					75.00	2,133.14	2,208.14	415
1,200.00	125.00	205.81	330.81	\$1,715.85	3,246.16	5,211.58	8,457.74	416
1,200.00	575.00	111.50	686.50		1,886.50	4,499.86	6,386.36	417
	1,068.50	41.05	1,099.55	\$585.70	1,685.25	65.02	1,750.27	418
	1,704.97		1,704.97		1,704.97	106.26	1,811.23	419
4,787.50	\$198.90	(11)	198.90		4,986.40	893.11	5,879.51	420
200.00				\$8,086.83	8,286.83		8,286.83	421
13,199.64	1,149.92	662.99	1,812.91	\$24.00	15,036.55	1,161.10	16,197.65	422
500.00					500.00	132.55	632.55	423
5,480.00	125.00	64.15	189.15		5,669.15	1,170.89	6,840.04	424
4,062.97	114.17	32.50	146.67	\$380.00	4,589.64	1,021.46	5,611.10	425
2,687.00	354.25	20.22	374.47		3,061.47	1,204.97	4,266.44	426
3,536.20	261.00	899.06	1,160.06		4,696.26	6,360.31	11,056.57	427
2,550.15	310.00	59.15	369.15	\$3.10	2,922.40	5,154.59	8,076.99	428
23,231.24	1,140.98	181.75	1,322.73		24,553.97	7,381.44	31,935.41	429
2,276.50	225.00	215.29	440.29		2,716.79	4,153.99	6,870.78	430
1,841.67	50.00	63.05	113.05		1,954.72	2,061.78	4,016.50	431
1,555.69	138.00	216.39	404.39	\$13.00	1,973.08	1,244.73	3,217.81	432
3,447.44	269.00	11.25	280.25	\$112.70	3,840.39	7,462.29	11,302.68	433
550.00	100.00	6.65	106.65		656.65	2,173.43	2,830.08	434
700.30	31.00	26.00	57.00	\$52.00	809.30	2,134.76	2,944.06	435
2,450.00	175.00	33.25	208.25		2,658.25	3,014.41	5,672.66	436
4,625.00	275.00	31.75	306.75		4,931.75	9,605.14	14,436.89	437

<sup>9</sup> Medicines, hospital, and nurse, \$335.70; borrowed money repaid, \$250.

<sup>10</sup> Including other administrative expenses.

<sup>11</sup> Included in salaries, etc.

<sup>12</sup> Physicians' salaries, fees, medicines, and hospital treatment.

<sup>13</sup> Contributions refunded.

<sup>14</sup> Hospital, \$250; donations to families of destitute members, \$130.

<sup>15</sup> Funds lost.

<sup>16</sup> Refund to withdrawing member, \$85.70; flowers and carriages, \$27.

<sup>17</sup> Contributions refunded, \$2; stag party, \$50.



TABLE X.—DISBURSEMENTS OF

Fund number.	Industry.	Benefit payments on account of—					
		Temporary disability.	Permanent disability.	Superannuation.	Death or funeral of—		
					Members.	Members' wives.	Other dependents.
438	Mining, coal.....				\$50.00	\$100.00	\$90.00
439	Mining, coal.....				80.00	40.00	104.60
440	Mining, coal.....					50.00	65.00
441	Mining, coal.....					40.00	20.00
442	Mining, coal.....				100.00	50.00	105.00
443	Mining, coal.....				50.00	90.00	85.00
444	Mining, coal.....				50.00	120.00	137.50
445	Stoves and ranges.....				98.75	200.00	58.75
446	Watch cases.....				5,000.00	300.00	
447	Enameled and stamped ware.....	\$139.00					
448	Foundry.....	1,256.00			654.00	100.00	50.00
449	Iron and steel, rolling mill, etc.....	1,670.00			1,385.50	50.00	275.00
450	Iron and steel, rolling mill, furnaces, etc.....	577.00			150.00		15.00
451	Iron and steel, rolling mill, furnaces, etc.....	282.00			450.00		
452	Mining, coal.....	3,862.52			225.00	50.00	60.00
453	Correspondence schools, etc.....	1,434.68			130.00		
454	Cotton goods.....				1,080.00		280.00
455	Cotton goods.....				1,875.00		315.00
456	Cotton goods.....				650.00		145.00
457	Machinery.....	8,543.24			2,200.00		
458	Mining, coal.....	45,227.50			20,130.00	5,025.00	3,845.00
459	Optical goods.....			\$1,028.00			
460	Railway, street.....			480.00			
461	Woolen goods.....		\$850.13	1,934.28			

<sup>1</sup> For 3 months only.<sup>2</sup> Investments made.<sup>3</sup> Dividend to members, \$717; miscellaneous, \$7.90.<sup>4</sup> Dividend to members.

## ESTABLISHMENT FUNDS—Concluded.

Total benefit pay- ments.	Administration.			Other disburse- ments.	Total disburse- ments.	Cash on hand at end of fiscal year.	Total, including cash on hand at close of year.	Fund num- ber.
	Salaries, wages, etc	Other.	Total.					
1 \$240.00	1 \$40.36		1 \$40.36		1 \$280.36	1 \$477.29	1 \$757.65	438
224.60		\$1.15	1.15		225.75	151.54	377.29	439
115.00	73.75		73.75		188.75	210.17	398.92	440
60.00	8.50		8.50		68.50	294.00	362.50	441
255.00	143.00		143.00		398.00	957.60	1,355.60	442
225.00	52.00	4.01	56.01		281.01	51.72	332.73	443
307.50	410.60		410.60		718.10		718.10	444
358.50					358.50	299.25	657.75	445
5,300.00	50.00	46.23	96.23	\$7,810.00	13,206.23	643.16	13,849.39	446
139.00	35.00		35.00	\$724.90	898.90	144.00	1,042.90	447
2,060.00	55.00	17.10	72.10	\$1,979.48	4,111.58	20.61	4,132.19	448
3,390.50	162.00	36.47	198.47	\$3,274.59	6,853.56	.76	6,854.32	449
742.00	33.00	8.21	41.21	\$1,023.24	1,806.45	150.00	1,956.45	450
732.00	18.00	20.30	38.30	\$777.70	1,548.00	196.76	1,744.76	451
4,197.52	163.50	3.00	166.50		4,364.02	1,476.52	5,840.54	452
\$2,164.68	264.00	299.00	563.00		2,727.68	193.81	2,921.49	453
1,800.00	191.32	5.00	196.32		1,996.32	6,140.34	7,006.66	454
2,190.00	195.40	12.15	207.55		2,397.55	3,442.86	5,840.41	455
795.00	6.00	1.50	7.50		802.50	2,196.72	2,999.22	456
10,743.34		114.49	114.49	\$813.84	11,671.67	7,167.41	18,839.08	457
74,227.50	15,716.00	185.00	15,901.00	\$5,081.62	95,210.12	49,384.15	144,594.27	458
1,028.00					1,028.00	7,224.69	8,252.69	459
480.00					480.00		480.00	460
2,584.41					2,584.41		2,584.41	461

\* Including \$600 marriage benefit.

\* Hospital, \$500; ambulance and equipment, \$313.84.

\* Donations, \$969.50; interest, \$10.06; investments made, \$4,041.39; borrowed money repaid, \$80.67.

TABLE XL.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS.

## A.—Funds paying benefits on account of temporary disability and death of members.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
1	Abrasives.....	311	\$2.85	\$2.85	\$5.80	\$4.82	\$0.32			\$0.08	\$5.22
2	Agricultural implements.....	169	4.61	1.11	5.72	4.31	.09			.01	4.44
3	Agricultural implements.....	438	4.93		4.93	4.30	.34			.19	4.84
4	Air brakes.....	3,040	8.73	2.86	11.73	7.72	2.17			1.82	11.86
5	Automobiles, etc.....	725	3.76		5.78	1.95	.48			1.04	3.48
6	Baking powder.....	68	3.33		3.33	1.79					1.79
7	Barbers' supplies, manufacturing and wholesale.....	190	3.20	.69	3.89	1.68				.48	2.16
8	Billiard tables, etc.....	1,388	4.63		4.63	4.16	.36			.88	5.42
9	Boxes and baskets.....	92	5.46	.17	7.41	3.11	.54			2.11	5.77
10	Brass foundry.....	276	2.97	.91	3.88	3.51				.15	3.66
11	Brass goods, etc.....	36	2.98		5.83	2.08				.14	2.25
12	Brass goods, etc.....	938	2.20		2.36	1.39	.24				1.63
13	Brewery.....	45	6.01	6.67	13.81	4.44				1.55	5.99
14	Brewery.....	66	7.23		20.44	5.32	1.52			.08	6.91
15	Bridges.....	64	2.87		2.87	3.13				.02	3.15
16	Bridges.....	161	2.61		2.93	3.77				.32	4.09
17	Bridges.....	142	5.83	.70	6.53	2.89	.49			1.22	4.43
18	Brushes.....	71	2.90		2.90	3.42	.70				4.13
19	Carpets and curtains.....	314	6.82		8.48	4.36	.72			.40	8.50
20	Carpet sweepers.....	125	4.93		5.56	6.46				.24	7.11
21	Carriages and wagons.....	126	7.01		7.01	5.87	.79			.14	6.80
22	Carriages and wagons.....	464	1.74	1.72	3.46	2.61	.54			.19	3.34
23	Carriages and wagons.....	226	3.37		3.37	2.14				.43	2.57
24	Cars.....	93	3.54		4.61	2.57				.21	2.94
25	Cartridges.....	387	3.11		4.38	3.04	1.55			.17	4.76
26	Car wheels, etc.....	178	5.56	1.35	6.91	8.36	.49				8.85
27	Cash registers.....	1,263	7.01	2.79	9.88	7.95	.45			.81	9.39
28	Celluloid goods.....	294	9.60	1.40	10.57	8.49	1.70			.47	10.74
29	Cereals.....	182	4.88		5.43	5.33				.15	5.47
30	Cereals.....	179	2.36	2.20	4.60	3.38	.42			.32	4.12
31	Chemicals, etc.....	113	5.14	3.54	8.70	5.22	3.54			1.07	9.83
32	Chemicals, etc.....	173	3.03	3.03	6.07	3.61	1.73			.15	5.49
33	China ware, etc.....	75	4.73		4.73	2.07				.04	4.79
34	Chocolate.....	330	2.35	2.23	4.58	3.04	.91			.03	3.98
35	Coffins.....	71	3.71		7.54	2.06	1.41			.89	4.36
36	Cooperage.....	67	5.35		5.62	4.64	.87			1.43	6.72
37	Cotton goods.....	89	.90		1.27	.40					.71
38	Cotton goods.....	69	2.32	1.09	3.40	2.38	.97			.11	3.46
39	Cotton, spool.....	56	2.96	.71	3.68	1.54					1.54
40	Cotton, spool.....	325	2.41	.80	3.77	1.98	.15			.40	2.53
41	Cotton, spool.....	355		.78	1.39	2.64	.14			.20	2.95
42	Cotton, spool.....	395	3.43	.66	4.61	3.78	.13			.18	4.09
43	Cotton wadding and waste.....	73	2.91	1.64	4.56	5.14	1.64				6.99
44	Dry docks, etc.....	199	11.14		11.57	7.69	.50			.58	11.45
45	Electrical apparatus, etc.....	2,791	4.02		4.05	3.07	.98			.04	3.79
46	Electrical apparatus, etc.....	335	5.99		6.87	5.30	1.49			.82	7.62
47	Electrical apparatus, etc.....	872	5.25		5.29	4.00				.22	4.21
48	Electrical apparatus, etc.....	1,386	5.42		5.61	4.35	.58			.26	5.19
49	Electrical apparatus, etc.....	501	5.07	3.39	8.47	7.79	.40			.10	8.41
50	Electric light and power.....	238	12.34	3.05	15.39	6.65	8.74				15.39
51	Electric power.....	142	5.42	5.15	11.33	3.79	.70			.56	5.06
52	Enameled and stamped ware.....	210	4.25		6.35	2.60	2.02			.98	6.08
53	Express company.....	315	5.64		5.95	4.97	.48			.54	5.99
54	Express company.....	593	6.32		6.51	5.50	.51			.48	6.49
55	Express company.....	808	5.98		5.99	4.66	.87			.88	5.41
56	Firearms.....	502	2.39		2.42	2.00	.50			.06	2.56
57	Fire brick, etc.....	55	1.41	.51	1.91	1.78					1.78
58	Flour.....	180	2.34		2.34	1.83	.90			.22	2.64

1 Including miscellaneous.

2 Full benefit, \$40; \$27.25 paid for one claim compromised.

TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

A.—Funds paying benefits on account of temporary disability and death of members—Continued.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. <sup>(1)</sup>	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. <sup>(1)</sup>
59	Fur goods, manufacturing, wholesale and retail.	405	\$3.10	\$0.25	\$4.30	\$2.38	\$0.12			\$0.30	\$2.81
60	Furniture	72	2.12	.21	2.33	2.06					2.06
61	Furniture	164	2.74		2.87	3.24				.14	3.37
62	Furniture	110	4.24		4.27	6.64					6.64
63	Furniture	90	2.78	.18	2.91	1.56					1.56
64	Furniture	173	2.97		3.06	3.16				.30	3.75
65	Gas	2,114	5.03	\$ .83	9.00	2.27	4.54			1.92	9.17
66	Glassware	110	4.70		4.70	3.35	.68			.97	4.07
67	Hardware, etc.	1,287	5.58	.07	5.82	3.60	1.16			1.42	5.84
68	Hardware, vehicle	617	3.30		4.17	2.30	1.42			.10	4.28
69	Harness	31	.50		.50						.55
70	Hats	67	5.22	.15	6.61	3.21				1.39	4.59
71	Hats	4,050	2.61		2.61	1.88	.48			.11	2.46
72	Heating apparatus	338	2.66		2.73	1.97	.30			.08	2.46
73	Hosiery	627	3.12		3.12	1.60					1.77
74	Hotel	66	6.64		6.64	4.36				.28	4.64
75	Iron and steel, forgings	268	7.19	.97	9.82	8.79	.76			.97	10.71
76	Iron and steel, rolling mill, etc.	3,842	7.09	1.41	8.64	3.47	2.69			1.28	7.76
77	Iron and steel, rolling mill, etc.	285	7.02		7.02	5.06	.53			.46	6.46
78	Iron and steel, rolling mill, etc.	334	6.44		6.93	5.59	.90			.18	6.67
79	Iron and steel, rolling mill, etc.	74	4.69		4.69	2.74				.32	3.05
80	Iron and steel, rolling mill, etc.	138	6.06		7.12	4.78	1.49			.93	7.20
81	Iron and steel, rolling mill, etc.	197	7.02		7.02	4.20				.59	4.80
82	Iron and steel, rolling mill, etc.	79	6.85		6.85	3.25	.66			.10	6.05
83	Jewelry	81	5.34		6.70	1.72	1.28			.69	4.63
84	Knit goods	144	2.70		2.85	2.10	.35			.23	2.68
85	Leather	326	6.61		6.61	5.43	.71			.08	6.17
86	Leather	80	3.55		3.83	1.31				.08	1.39
87	Leather belting	75	5.45		5.45	5.27	.67			.07	6.00
88	Lithographing	97	4.67		4.82	5.53	.77			.29	6.59
89	Lithographing	71	3.13		3.87	2.04	.70				2.75
90	Locomotives	290	4.90		4.98	2.86	1.38			.14	4.38
91	Locomotives	3,090	6.32		6.35	4.99	.20			.86	5.56
92	Locomotives	103	4.88		7.74	4.00	1.46			.96	7.85
93	Locomotives	248	5.69		6.73	1.79	.60			.44	6.82
94	Looms	190	3.19		3.40	2.68	1.05			.29	4.08
95	Looms	354	4.74		4.78	3.89	.72			.09	4.40
96	Machinery	1,602	3.23	3.10	6.44	3.87	1.31			1.79	7.17
97	Machinery	119	5.62		5.94	2.30				.17	4.64
98	Machinery	81	5.39		5.44	5.89				.12	5.72
99	Machinery	1,433	6.21	2.44	9.01	5.72	.66			.92	7.68
100	Machinery	117	4.08	2.34	7.02	5.56				.08	5.64
101	Machinery	202	3.27	3.19	6.46	3.74	.99			2.38	7.11
102	Machinery	110	2.98		3.20	2.82				.30	3.07
103	Machinery	328	8.74		8.74	7.39				1.22	9.10
104	Machinery	182			.96	2.42					2.42
105	Machinery	284	4.04		4.53	4.37				.16	4.53
106	Machinery	570	6.34		6.35	5.37	.53			.23	6.16
107	Machinery and tools	1,876	6.48	.60	6.08	4.94	.77			.05	5.77
108	Machinery and tools	70	5.24		6.39	3.03				.30	3.82
109	Machinery and tools	983	5.87		5.88	5.12	.53			.10	5.75
110	Machinery and tools	715	3.23		3.25	3.18	.28			.08	3.54
111	Machine shop	83	4.85	1.20	6.10	1.50				.39	1.89
112	Machine shop	60	5.76		5.76	5.50					5.50
113	Machine shop and foundry	407	3.86	1.89	5.75	5.67	.44				6.15
114	Malted milk	94	4.34	.21	4.83	1.60					1.60

<sup>1</sup> Including miscellaneous.

**TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.****A.—Funds paying benefits on account of temporary disability and death of members—Continued.**

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses (1)
115	Marble quarries.....	3,275	.....	\$6.62	\$6.62	\$1.81	\$1.07	.....	.....	\$0.43	\$6.62
116	Mining, coal.....	1,735	\$1.45	.....	2.00	1.07	.20	.....	.....	.06	1.41
117	Mining, coal.....	241	5.64	.....	6.88	3.18	.41	.....	.....	.17	3.81
118	Mining, coal.....	142	5.39	.....	5.39	1.41	.....	.....	.....	1.37	5.77
119	Mining, coal.....	84	11.68	.36	12.03	2.00	.....	.....	.....	2.86	5.72
120	Mining, coal.....	735	2.40	2.72	5.12	3.14	1.64	.....	.....	.24	5.02
121	Mining, coal.....	1,455	2.53	2.53	5.06	1.18	1.20	.....	.....	.....	2.38
122	Mining, coal.....	1,642	.91	2.39	3.29	1.60	1.13	.....	.....	.....	2.74
123	Mining, coal.....	186	7.59	.32	7.91	5.91	1.50	.....	.....	.27	7.68
124	Mining, coal.....	127	2.82	.....	2.82	1.30	.....	.....	.....	.05	2.65
125	Mining, coal.....	274	4.36	.....	4.36	2.89	1.09	.....	.....	1.03	5.02
126	Mining, coal.....	240	8.86	1.74	10.89	5.60	.44	.....	.....	2.35	8.39
127	Mining, coal.....	6,231	1.85	1.02	2.88	1.98	.64	.....	.....	.....	2.62
128	Mining, coal.....	26,654	5.25	.....	5.32	3.12	1.59	.....	.....	.....	4.72
129	Mining, coal.....	6,569	2.89	2.48	5.52	4.22	1.51	.....	.....	.26	5.99
130	Mining, zinc.....	88	6.84	.....	6.98	3.54	.....	.....	.....	.23	4.68
131	Navy-yard, United States.....	410	6.82	.....	6.82	3.40	1.46	.....	.....	.71	8.71
132	Oil, refining.....	306	6.28	.....	6.37	5.48	.33	.....	.....	.42	6.22
133	Optical goods.....	138	3.15	.....	3.33	2.04	.72	.....	.....	.08	2.85
134	Optical goods.....	841	4.59	1.26	5.95	4.66	.68	.....	.....	.28	5.67
135	Paint and varnish.....	330	3.22	.....	3.25	2.43	.15	.....	.....	.09	2.67
136	Paint and varnish.....	329	4.35	.....	4.62	2.12	.....	.....	.....	.....	2.12
137	Paper.....	261	7.66	1.84	9.50	4.11	.....	.....	.....	.29	8.23
138	Paper.....	65	3.58	.....	3.58	3.57	.....	.....	.....	.31	3.87
139	Paper and pulp.....	387	5.91	.....	5.91	2.11	0.78	.....	.....	.....	2.88
140	Paper and pulp.....	148	(1)	.....	(1)	(1)	.....	.....	.....	(1)	(1)
141	Paper and pulp.....	877	5.46	.....	5.46	1.54	.....	.....	.....	.23	1.81
142	Paper and pulp.....	659	10.14	1.01	11.15	5.42	3.64	.....	.....	.12	9.20
143	Paper and pulp.....	149	6.71	.....	6.71	4.98	1.34	.....	.....	.....	6.33
144	Paper, building, etc.....	53	5.05	.....	5.48	2.31	.....	.....	.....	.04	2.34
145	Paper, cardboard.....	96	5.29	1.04	6.33	2.00	.52	.....	.....	.47	2.99
146	Paper, cardboard, etc.....	691	2.86	1.43	4.42	2.33	.54	.....	.....	.08	2.96
147	Pencils.....	211	5.94	1.23	10.47	5.93	.86	.....	.....	1.34	8.80
148	Pickles, etc.....	152	5.04	.....	5.18	2.09	.....	.....	.....	.11	2.20
149	Plumbers' supplies.....	541	3.91	.37	4.28	3.51	.40	.....	.....	.16	4.07
150	Pottery, china, etc.....	45	6.78	.....	6.78	2.78	.....	.....	.....	.01	6.67
151	Pottery, china, etc.....	91	2.38	.....	2.39	.66	.....	.....	.....	.27	2.43
152	Pottery, china, etc.....	158	3.62	.....	4.32	3.83	3.16	.....	.....	.13	8.77
153	Pottery, china, etc.....	59	15.69	.....	17.43	9.56	1.09	.....	.....	.36	17.43
154	Pottery, china, etc.....	93	10.18	.....	10.18	5.86	.....	.....	.....	.05	9.71
155	Pottery, china, etc.....	38	7.07	.....	7.07	.53	.....	.....	.....	.....	6.81
156	Pottery, china, etc.....	27	7.31	.....	7.31	2.22	.....	.....	.....	.19	7.35
157	Pottery, china, etc.....	74	6.08	.....	6.10	2.54	.68	.....	.....	.08	6.34
158	Pottery, sanitary.....	58	6.33	.....	6.33	1.72	.....	.....	.....	.09	6.23
159	Pottery, sanitary.....	73	5.74	.....	5.76	3.52	.48	.....	.....	.....	5.38
160	Pottery, sanitary.....	80	6.45	.....	6.59	2.50	.63	.....	.....	.02	6.56
161	Pottery, sanitary, etc.....	29	6.29	.....	6.29	1.55	.....	.....	.....	.....	5.83
162	Pottery, sanitary, etc.....	58	6.12	.....	6.12	3.28	.....	.....	.....	.....	6.17
163	Printing and binding.....	53	3.46	.....	3.46	3.30	.....	.....	.....	.....	3.30
164	Printing and binding.....	68	16.64	.....	19.29	12.51	3.94	.....	.....	.....	16.46
165	Printing and binding.....	98	5.25	.....	5.37	4.10	2.04	.....	.....	.33	6.88
166	Printing and binding.....	78	5.22	.....	5.69	6.55	.....	.....	.....	.14	2.25
167	Printing and binding.....	232	2.30	.....	2.30	1.68	.43	.....	.....	.....	1.05
168	Printing and binding.....	97	5.70	.....	6.34	3.63	.....	.....	.....	.59	4.68
169	Printing and binding.....	104	6.36	.....	7.21	1.97	.72	.....	.....	.79	3.73
170	Printing and binding.....	193	5.08	1.30	6.86	3.96	.....	.....	.....	.19	4.75
171	Printing and binding.....	161	2.84	.....	4.01	1.34	.22	.....	.....	.27	1.53
172	Printing and binding.....	228	4.87	.....	5.22	3.14	.....	.....	.....	.10	3.96
173	Printing, newspaper.....	155	7.62	.....	7.62	5.79	2.02	.....	.....	.21	7.91
174	Printing, newspaper.....	151	4.40	.....	4.60	3.21	.66	.....	.....	.21	4.08
175	Printing, newspaper.....	131	13.08	.....	16.25	6.82	.....	.....	.....	.92	7.73

1 Including miscellaneous.

\* In ascertaining this average \$1,395, paid in installments to 19 widows, and \$1,170.59, paid in installments on account of 37 children, were included.

\* In ascertaining this average \$9,440, paid in installments, was included.

\* Not reported.

TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

## A.—Funds paying benefits on account of temporary disability and death of members—Continued.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (2)
176	Printing, newspaper....	250	\$10.32		\$16.85	\$12.90	\$0.40			\$1.85	\$17.01
177	Printing, newspaper....	84	4.18		4.25	2.24	.98			.02	3.77
178	Printing, newspaper....	140	5.09		8.12	6.95	2.68			2.06	11.68
179	Railroad shops....	176	4.09		4.19	4.27	.85			.28	5.35
180	Railroad shops....	530	2.93		3.11	1.62	1.29			.21	3.13
181	Railroad shops....	509	(3)		(5)	(5)	(5)			(3)	(5)
182	Railroad shops....	102	10.71		11.60	(25)	4.22			.22	10.05
183	Railroad shops....	92	6.00		6.63	2.57				.22	6.82
184	Railroad, steam (office only)....	55	4.36		4.36	4.18	1.82			.27	6.27
185	Railway, street....	4,799	6.78	\$0.64	9.35	3.54	2.91			1.67	8.05
186	Railway, street....	680	10.33		12.77	3.00	4.69				8.29
187	Railway, street....	55	4.51		4.56	1.09				1.07	2.16
188	Railway, street....	5,870	7.10	1.07	8.28	3.90	1.61			2.17	7.70
189	Railway, street....	278	5.81		7.31	1.58	2.62			2.47	7.13
190	Railway, street....	1,437	6.40		7.91	3.23	.45			1.41	5.09
191	Railway, street....	1,787	8.73	6.46	17.12	5.83	4.48			1.44	12.63
192	Railway, street....	1,155	4.14		6.79	4.10	1.76			.37	6.23
193	Railway, street....	4,380	12.59	3.53	16.12	3.25	4.88			3.63	11.73
194	Railway, street....	469	5.98	.99	8.17	6.14	1.28			2.31	9.73
195	Railway, street....	3,120	15.00	1.06	16.35	4.78	7.15			1.44	13.37
196	Railway, street....	917	8.92	1.06	10.27	6.63	.82			2.73	10.29
197	Railway, street....	166	4.09		4.88	3.23				1.15	4.38
198	Railway, street....	89	11.92		11.92	4.74				4.42	11.65
199	Railway, street, and electric lighting....	1,625	9.09	12.81	23.51	12.37	9.01				22.38
200	Railway, street, and electric lighting....	64	10.05	9.52	19.88	6.56				6.24	12.81
201	Railway, street, and electric lighting....	231	8.65		10.99	4.30	1.73			1.73	7.77
202	Regalia, etc....	187	4.61	1.91	6.52	2.64				.18	2.82
203	Rubber boots and shoes....	135	2.15		3.01	1.75	.37			.11	2.23
204	Rubber goods....	600	6.28		6.28	5.85	.40				6.25
205	Rubber goods....	261	4.59		4.59	1.32	2.66			.76	4.74
206	Sash, doors, and blinds....	113	3.42		3.47	3.27					3.28
207	Sash, doors, and blinds....	88	7.11		7.51	4.72				1.49	6.21
208	Scales....	92	3.17		4.71	1.57				.13	1.69
209	Sewing machines....	466	5.46		6.35	3.42	2.15			.35	6.07
210	Shipbuilding....	287	7.43	.35	8.07	2.61				.73	8.07
211	Shipbuilding....	3,638	2.82		2.94	2.00	.11			.15	3.20
212	Shipbuilding....	208	6.00		10.18	6.63	.48			1.01	9.54
213	Shoes....	105	4.88		4.93	5.23				.40	5.73
214	Shoes....	68	4.78		6.58	3.68	.88			.96	5.52
215	Shoes....	704	4.06		4.66	2.00	.14			.21	3.30
216	Shoes....	113	3.13		4.19	6.24	.44			.30	6.98
217	Shoes....	117	6.38		6.38	6.92	.85			.21	7.98
218	Shoes....	55	5.06		5.06	4.36	.45			.22	5.04
219	Show cases, bar fixtures, etc....	156	2.76	.35	4.07	.85	.28			1.53	4.25
220	Silk....	215	5.08	2.54	7.90	10.49					10.49
221	Silver-plated ware....	180	4.90	1.67	7.10	4.43	.56			.11	5.09
222	Silversmiths....	612	10.01		10.03	6.94	.26			2.81	10.06
223	Silversmiths....	410	12.20		12.22	6.89	.12			2.53	12.22
224	Slaughtering and meat packing....	590	6.34	1.90	8.24	6.47	2.20			.46	9.13
225	Smelting....	125	11.17		11.17	5.76				.86	6.62
226	Smelting and refining, copper and lead....	1,073	7.93		7.93	4.55				1.81	8.72
227	Soap....	297	4.96		6.47	5.43				.03	5.46
228	Soap....	835	3.76		3.88	2.66	.21				3.62
229	Soda water apparatus....	254	6.71		7.22	5.53	.79			.44	6.76
230	Store, clothing, wholesale and retail....	58	6.00		6.00	4.14				1.19	5.33

(1) Including miscellaneous.

(2) Not reported.

(3) In ascertaining this average \$300, donated on account of death of two members not entitled to benefits, was included.

(4) Twenty-two claims paid in full and \$300 paid on one claim.

TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

## A.—Funds paying benefits on account of temporary disability and death of members—Concluded.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
221	Store, department.....	4,409	\$3.90	\$0.11	\$5.00	\$2.73	\$0.20			\$1.08	\$4.02
222	Store, department.....	164	6.58		9.41	6.55				.30	6.85
223	Store, department.....	2,975	4.17		4.17	3.21	.42			.51	4.14
224	Store, department.....	72	5.64	1.04	7.38	2.63				.05	2.73
225	Store, department.....	69	6.00		6.00	4.38	.36			.02	4.76
226	Store, department.....	202	4.82		4.82	1.86	.99			.06	2.90
227	Store, department.....	3,800	3.31	.26	3.58	1.63	1.03			.43	3.26
228	Store, department.....	1,106	5.35	.90	6.50	4.26	.32			.31	4.98
229	Store, department.....	1,193	6.90	2.50	9.73	5.26	.52			.22	9.32
240	Store, department.....	1,319	3.82	3.24	7.06	5.96	1.21			.26	7.43
241	Store, department.....	400	3.60		3.60	2.48	.50			1.10	4.06
242	Store, department.....	5,029	4.72		4.72	3.22	1.33			.28	4.82
243	Store, department.....	3,030	4.55		4.65	3.44	.66			.43	4.63
244	Store, drug, wholesale.....	299	3.02		3.02	1.80	.17			.63	2.59
245	Store, dry goods, retail.....	858	5.57		5.74	5.43	.47			.81	6.20
246	Store, dry goods, etc., wholesale and retail.....	195	5.49	.06	5.55	1.92	.25			.13	5.54
247	Store, furniture, etc.....	108	5.44	2.78	8.72	6.50	.46			1.27	8.23
248	Store, harness, etc., wholesale.....	90	4.81	4.81	9.74	2.44	1.11			1.12	4.67
249	Store, mail order.....	2,628	5.73		5.77	4.41	.40			.02	4.90
250	Store, mail order.....	547	7.82		8.64	3.58	5.03			.28	8.99
251	Stores and ranges.....	136	3.88		6.44	1.51	.74			1.05	3.29
252	Stores and ranges.....	308	7.45	.32	7.97	5.00	.49			.41	6.50
253	Stores and ranges.....	260	5.19		5.19	2.25	1.15			.40	3.83
254	Stores and ranges.....	194	5.56		5.75	4.60	1.55			.56	6.71
255	Telephone operating.....	250	7.90	.40	8.47	5.32	.60			.30	7.73
256	Terra cotta.....	145	3.64		3.68	6.99	.65			.09	7.73
257	Tinware, etc.....	136	4.16		6.10	1.46	.37			.29	2.12
258	Transfer company.....	180	8.09		9.31	7.51	.59			.66	8.73
259	Varnish.....	67	4.93		4.93	2.19	.75			.17	3.11
260	Watches.....	2,315	2.53	.09	2.88	2.54	.26				2.80
261	Watches.....	2,131	2.63	1.32	3.95	1.50	.26				4.10
262	Wire.....	95	3.07		3.15	1.98				.12	2.10
263	Wire.....	45	6.00		7.47	2.33				.14	7.47
264	Wire.....	964	3.93		4.20	2.81	1.45			.23	4.50
265	Wire.....	86	3.91		6.02	3.65	1.06				4.71

## B.—Funds paying benefits on account of temporary disability.

266	Automobiles, etc.	282	\$3.51		\$4.13	\$3.38				\$0.41	\$3.98
267	Bleacheries	168	2.21	\$0.30	2.59	2.64					2.64
268	Boxes, wooden	680	3.17		3.17	2.61				.72	3.33
269	Brass and copper, rolling mill	78	2.79		4.31	4.15				.38	4.53
270	Brass and copper, rolling mill	41	2.95		2.95	4.15					4.15
271	Cars	148	2.69		2.69	4.44				.08	4.52
272	Dry docks	166	3.22	.96	4.17	3.20				.96	4.16
273	Firearms	327	3.15		3.29	3.21				.25	3.46
274	Firearms	999	6.71		6.72	3.22				.20	6.82
275	Furniture, etc.	53	5.19		5.19	4.72					4.72
276	Glass	119	3.83	.95	4.78	*3.25					3.25
277	Glass	192	2.98		2.98	2.38				.13	2.51
278	Harness and saddlery	68	2.86	.74	3.83	2.94				.02	2.96
279	Insulated wire, etc.	46	4.89		4.89	1.20					4.88
280	Iron and steel, blast furnace and mining coal	600	7.40		7.40	4.12					4.12
281	Machinery	71	2.07		2.07	1.75					1.75
282	Machinery and tools	2,992	3.28	.36	3.64	3.65				.01	3.65
283	Mining, coal, and coke burning	65	6.71		6.71	4.03				3.30	7.43

\* Including miscellaneous.

\* Including amount paid to physician.

**TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.****B.—Funds paying benefits on account of temporary disability—Concluded.**

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
284	Optical goods, etc.....	186	\$4.80		\$4.82	\$1.40				\$0.02	\$4.82
285	Paint.....	117	2.80	\$2.80	5.78	2.41					2.41
286	Pianos.....	60	3.20		4.30	2.72				.19	3.06
287	Pianos.....	693	1.82	2.80	5.54	2.72				.37	4.29
288	Pottery, sanitary.....	56	6.25		6.25	3.48				.02	6.25
289	Printing, newspaper.....	62	25.16		33.55	4.52				1.94	33.55
290	Printing, newspaper.....	53	2.80		2.80	2.45				.23	2.68
291	Printing, newspaper.....	211	2.52		10.89	11.81				1.15	14.17
292	Printing, newspaper.....	34	12.92		24.55	2.00				2.37	24.52
293	Printing, newspaper.....	57	.55		4.83	3.94				.46	5.53
294	Railroad shops.....	425	3.12		3.14	2.94				.18	3.12
295	Railway street, elevated.....	1,719	6.68	1.76	9.60	5.00				2.07	7.14
296	Refining, copper.....	864	3.87		3.93	1.12				2.32	3.44
297	Rubber boots and shoes.....	55	2.70		2.70	2.64				.02	2.75
298	Sash, doors, and blinds.....	345	8.05		8.05	1.34				2.79	8.05
299	Shoes.....	106	2.71		2.75	1.62				.11	1.78
300	Shoes.....	181	2.91		3.14	1.72				.02	2.01
301	Silk.....	61	.51		6.49	3.61				2.13	5.74
302	Smelting.....	174	10.01	10.01	20.58	4.52				10.01	18.78
303	Store, clothing, retail.....	72	12.26	1.01	18.01	6.97				.78	15.07
304	Watch cases.....	603	2.72		3.47	3.94				.08	4.02

**C.—Funds paying benefits on account of temporary disability, death of members, and death of members' wives.**

305	Abrasives.....	245	\$2.90		\$3.04	\$3.00	\$0.61		\$0.29		\$3.90
306	Agricultural implements.....	414	5.85	\$0.48	6.83	4.53	.97		.36		5.87
307	Agricultural implements.....	92	3.73	.54	4.27	4.78				\$0.61	5.39
308	Bakery.....	313	5.72	1.21	7.71	4.67	1.44		.26	.81	7.17
309	Brewery.....	135	6.19		7.22	4.93	2.59			.63	8.15
310	Brewery.....	154	5.98		9.51	6.14	1.28		.65	1.45	9.76
311	Brewery.....	91	8.94		15.69	4.31	2.20		1.65	3.01	11.50
312	Chemicals, etc.....	230	6.13	.87	7.00	4.98	1.09		.54	.70	7.30
313	Chemicals, etc.....	83	3.01		4.50	3.64					3.64
314	Chemicals, etc.....	3,275	4.79	2.89	7.18	3.85	.67		.20	1.47	6.40
315	China ware.....	60	4.75		4.75	1.25				.10	4.10
316	Clothing.....	122	8.38		8.46	3.33	.94		1.00	.41	8.45
317	Cotton and woolen goods.....	106	7.10		8.63	3.78	.47		.24	1.67	8.20
318	Cotton goods.....	58	3.66		4.20	2.81	1.88			.88	5.56
319	Dyeing and finishing, textiles.....	128	5.61	.86	6.47	5.72	.47			.28	6.47
320	Electrical apparatus, etc.....	1,954	2.46		3.00	2.21	.20		.05	1.00	3.46
321	Elevators.....	529	3.48	.95	5.44	3.17	1.51		.28	.20	5.17
322	Express company.....	126	5.55		5.97	3.11	1.59		.40	.12	5.21
323	Furniture.....	274	3.79		3.96	2.04	.55		.73	.33	3.65
324	Graphophones.....	380	4.13		5.42	2.53	.20		.39	.10	3.22
325	Insulated wire.....	55	7.91		7.91	2.09			.45	.81	7.91
326	Iron and steel, bolts and nuts.....	73	3.65	1.14	4.96	2.53				.81	4.41
327	Iron and steel, bolts and nuts.....	225	10.05	.51	10.67	5.77	.89				6.66
328	Iron and steel, rolling mill, etc.....	215	6.94		7.00	2.92			.47	.23	7.15
329	Leather.....	134	7.71		8.29	3.47	1.12		.37	.24	8.30
330	Leather.....	79	9.06		10.29	3.14	1.60		.38	.61	10.29
331	Leather.....	43	8.39		8.39	3.81	3.49			.69	7.98
332	Lithographing.....	110	5.97		5.97	2.45	.91			.14	5.97
333	Machinery.....	246	5.89		5.94	3.34			.20	.23	3.78
334	Machinery.....	226	5.77	3.58	10.09	2.35	1.77		.22	2.02	6.36
335	Machinery and tools.....	95	4.24		5.01	3.03	1.68			.27	4.96
336	Mining, coal.....	41	2.27		2.27	.59	1.83		1.22		3.63
337	Moldings, mirrors, etc.....	98	4.84		8.65	3.06			1.02	.76	4.84
338	Paint.....	125	4.49	.60	5.41	4.05	1.20		.40	.22	5.85

(1) Including miscellaneous.

(2) Death of wife.



TABLE XL.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

C.—Funds paying benefits on account of temporary disability, death of members, and death of members' wives—Continued.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
339	Pianos.....	97	\$8.06	.....	\$11.67	\$2.66	\$4.12	.....	\$0.52	\$1.13	\$8.43
340	Railroad shops.....	133	6.12	.....	6.31	5.38	2.26	.....	.....	.....	8.35
341	Railroad shops.....	113	6.51	.....	6.51	5.42	1.19	.....	.....	.....	6.76
342	Railroad shops.....	482	4.86	.....	5.68	5.97	.41	.....	.....	.....	6.65
343	Railroad, steam (office only).....	707	8.30	.....	8.36	2.61	1.27	.....	.....	.....	8.40
344	Railway, street.....	409	15.27	.....	117.91	7.82	.49	.....	.....	.....	73.20
345	Railway, street, and electric lighting.....	400	11.71	.....	11.77	5.42	.....	.....	.....	.....	11.77
346	Rubber goods.....	100	2.47	.....	2.47	2.08	.25	.....	.....	.....	2.88
347	Shade rollers.....	78	4.44	.....	4.53	5.54	1.92	.....	.....	.....	8.17
348	Tools, saws, etc.....	596	7.35	.....	8.77	4.66	1.51	.....	.....	.....	9.97
349	Typewriters.....	107	3.68	.....	4.79	2.96	.93	.....	.....	.....	4.40
350	Wire and wire nails.....	661	4.39	.....	4.46	3.16	.61	.....	.....	.....	4.18

D.—Funds paying benefits on account of temporary disability, permanent disability, and death of members.

351	Agricultural implements	298	\$5.50	.....	\$5.63	\$5.14	\$1.01	\$0.50	.....	\$0.02	\$6.76
352	Agricultural implements	1,154	7.11	.....	7.11	2.63	3.12	.....	.....	1.52	7.56
353	Agricultural implements	2,778	8.50	.....	10.47	7.36	.22	.14	.....	1.67	10.47
354	Agricultural implements	2,605	4.76	\$0.37	5.18	8.45	.88	.11	.....	.37	5.53
355	Brass goods, etc.....	228	5.61	.....	5.99	3.93	1.32	.....	.....	.58	5.82
356	Brewery.....	227	5.96	.....	7.30	4.59	1.10	.....	.....	.45	6.20
357	Bridges, etc.....	230	6.61	.....	6.61	4.80	.....	.....	.....	.....	4.80
358	Cars.....	259	5.59	.....	9.82	4.58	1.78	.....	.....	1.54	7.98
359	Dry dock.....	201	5.22	.....	5.22	1.99	2.13	.....	.....	.....	4.13
360	Electric light.....	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
361	Foundry.....	78	5.96	.....	8.03	2.19	.....	.....	.....	1.72	4.55
362	Iron and steel, rolling mill, etc.....	16,135	12.25	1.18	13.67	7.21	3.26	.80	.....	.21	12.64
363	Iron and steel, rolling mill, etc.....	351	3.73	.....	4.43	2.98	.57	.....	.....	.62	4.17
364	Iron and steel, rolling mill, etc.....	574	17.39	.....	18.06	7.93	.....	1.40	.....	.59	19.47
365	Iron and steel, rolling mill, furnaces, etc.....	6,381	12.84	3.70	16.21	7.36	2.44	1.99	.....	2.32	14.76
366	Lithographing.....	248	2.76	.....	3.34	1.80	.91	.....	.....	.37	4.06
367	Lithographing.....	99	2.90	.25	3.27	1.79	.28	.....	.....	.02	2.98
368	Locomotives.....	2,327	4.11	.....	4.11	2.59	.08	.....	.....	.07	3.74
369	Machinery.....	60	5.68	.....	5.68	2.03	1.25	.....	.....	.34	5.62
370	Mining, coal.....	503	5.76	.....	5.76	3.04	.30	.....	.....	.24	5.76
371	Mining, coal.....	954	2.82	.....	2.84	2.14	.42	.....	.....	.39	2.95
372	Mining, coal.....	452	3.03	.....	3.03	2.76	.22	.....	.....	.27	3.25
373	Mining, coal.....	1,646	5.00	.....	5.00	1.93	1.34	.....	.....	.02	3.28
374	Mining, coal.....	408	3.68	.25	3.92	3.94	.40	.....	.....	.66	5.09
375	Mining, coal.....	1,042	4.02	.....	4.11	1.37	.68	.....	.....	.42	2.47
376	Mining, copper.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
377	Mining, copper.....	1,008	6.17	.....	6.56	2.23	.51	.55	.....	.....	3.30
378	Mining, copper.....	811	6.41	.....	7.52	2.90	.74	.....	.....	.....	3.64
379	Mining, copper.....	1,271	5.62	.....	6.09	2.98	.79	.....	.....	.....	3.76
380	Mining, iron ore.....	919	6.91	.....	7.14	5.52	1.66	.10	.....	.01	7.58
381	Mining, iron ore.....	2,068	3.89	3.89	7.77	2.30	2.16	.56	.....	.....	5.02
382	Mining, iron ore.....	1,807	7.75	.....	7.74	(1)	(1)	(1)	.....	.....	(1)
383	Printing, newspaper.....	162	5.03	.....	5.06	3.79	.83	.....	.....	.78	5.41
384	Pulleys.....	163	4.53	.....	4.99	2.16	.62	.....	.....	.69	3.77
385	Palp.....	230	4.63	.....	4.72	3.89	.....	1.04	.....	.01	4.94
386	Sawmill.....	914	15.95	.....	15.95	4.22	.....	5.79	.....	5.96	15.96

1 Including miscellaneous.

2 Death of wife.

3 Not shown, as fund is not 1 year old.

4 Not reported.

5 One claim by monthly installments not fully paid.

TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

E.—Funds paying benefits on account of temporary disability, death of members, death of members' wives, and death of other dependents.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
387	Carpets.....	184	\$6.96	.....	\$8.46	\$3.36	\$0.22	.....	\$0.05	\$0.40	\$8.46
388	Cereals.....	233	12.40	.....	12.60	3.02	8.88	.....	\$0.22	.50	12.62
389	Express company.	702	12.58	.....	12.43	5.89	3.42	.....	(4)	1.80	11.47
390	Furniture.....	198	1.76	\$1.76	3.52	1.32	.25	.....	(5)	.....	2.28
391	Iron and steel, blast furnace.	105	5.78	.....	5.78	4.14	.....	.....	(6)	.....	6.04
392	Iron and steel, rolling mill, etc.	99	11.21	.51	11.72	2.55	1.01	.....	(7)	.11	10.09
393	Iron and steel, rolling mill, etc.	124	11.92	.....	11.92	4.60	.....	.....	\$0.45	.30	11.94
394	Iron and steel, rolling mill, etc.	266	5.56	.....	5.56	3.08	.38	.....	.....	.19	7.85
395	Locomotives.....	1,828	4.14	.....	4.19	2.65	.43	.....	(9)	.26	3.77
396	Mining, coal.....	41	5.83	.....	5.83	1.10	1.22	.....	.....	.37	2.68
397	Mining, coal.....	8,645	4.92	.84	5.84	2.98	1.37	.....	(9)	.57	5.26
398	Mining, coal.....	120	3.04	.....	3.04	3.25	.....	.....	\$0.42	.....	3.67
399	Mining, coal.....	54	5.44	.....	5.44	4.20	.....	.....	.....	.07	4.28
400	Mining, coal.....	293	5.73	.....	5.73	4.58	2.05	.....	.....	.....	6.03
401	Mining, coal.....	213	5.12	.....	5.12	2.56	.47	.....	\$0.16	.46	3.65
402	Mining, coal.....	129	7.00	.....	7.00	2.87	.....	.....	\$0.16	1.04	5.54
403	Railway, street.....	1,065	16.25	.....	17.30	9.71	3.57	.....	\$0.05	2.10	15.43
404	Railway, street.....	297	13.65	.....	12.71	8.48	.34	.....	\$0.17	1.88	11.38
405	Railway, street.....	545	6.09	1.83	8.19	3.53	.....	.....	(10)	.77	6.14
406	Railway, street, and electric lighting.	457	12.90	.....	12.66	2.40	2.70	.....	(11)	5.92	11.80
407	Railway, street, and electric lighting.	139	12.32	.....	12.32	1.12	2.96	.....	\$0.49	8.61	13.18
408	Railway, street, and electric lighting.	927	12.29	.74	20.16	4.87	2.16	.....	(12)	1.50	16.71
409	Rubber goods.....	80	4.44	.....	4.44	3.38	.....	.....	\$1.25	.18	4.75
410	Store, department.....	2,311	2.47	.....	2.77	1.65	.06	.....	.....	.35	2.48
411	Stoves and ranges.....	122	6.13	.....	6.53	5.46	1.23	.....	.....	.18	7.17

F.—Funds paying benefits on account of death of members only.

412	Agricultural implements	144	\$1.26	.....	\$2.47	.....	\$0.69	.....	.....	\$0.03	\$0.72
413	Collars, cuffs, and shirts.	1,394	3.01	.....	3.13	.....	2.99	.....	.....	.32	3.01
414	Cotton goods.....	1,011	1.34	.....	1.67	.....	1.71	.....	.....	.27	1.96
415	Cotton goods.....	205	2.37	.....	2.72	.....	.37	.....	.....	.....	.87
416	Electric light and power	798	3.51	\$0.78	6.21	.....	1.56	.....	.....	.43	2.25
417	Gas.....	1,042	3.10	.....	3.23	.....	1.15	.....	.....	.66	1.81
418	Gas and electric light.	228	5.04	1.26	6.30	.....	.....	.....	.....	4.62	6.03
419	Lime.....	607	1.98	.08	2.06	.....	.....	.....	.....	2.81	2.81
420	Railroad, steam (office only).	732	6.60	.....	6.63	.....	6.53	.....	.....	.27	6.80
421	Railway, street.....	1,391	5.23	.73	5.96	.....	.14	.....	.....	.....	5.96
422	Railway, street.....	2,985	4.04	.15	4.19	.....	4.42	.....	.....	.61	5.04
423	Silk.....	1,521	.38	.....	.38	.....	.33	.....	.....	.....	.33
424	Steamship employees.	356	14.37	.....	14.46	.....	15.39	.....	.....	.53	15.92

1 Including miscellaneous.

2 Death of dependents other than wife.

3 Death of wife.

4 Death of wife, 43 cents; dependents other than wife, 35 cents.

5 Death of wife, 25 cents; dependents other than wife, 45 cents.

6 Death of wife, 95 cents; dependents other than wife, 95 cents.

7 Death of wife, 51 cents; dependents other than wife, 30 cents.

8 Death of wife, 16 cents; dependents other than wife, 27 cents.

9 Death of wife, 17 cents; dependents other than wife, 28 cents.

10 Death of wife, 37 cents; dependents other than wife, 64 cents.

11 Death of wife, 33 cents; dependents other than wife, 36 cents.

12 Death of wife, 32 cents; dependents other than wife, 16 cents.

TABLE XI.—AVERAGE ANNUAL INCOME AND AVERAGE ANNUAL DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Continued.

G.—Funds paying benefits on account of temporary disability, permanent disability, death of members, and death of members' wives.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. <sup>(1)</sup>	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. <sup>(1)</sup>
425	Cement.....	623	\$5.44	\$0.54	\$5.98	\$4.48	\$1.61	\$0.08	\$0.36	\$0.24	\$7.37
426	Enameled and stamped ware.....	354	6.13	.....	6.41	4.34	2.82	.....	1.42	1.06	8.66
427	Iron and steel, rolling mill, etc.....	775	6.41	.....	6.97	3.66	.65	.06	1.19	1.50	6.06
428	Iron and steel, rolling mill, etc.....	778	6.47	.....	7.84	2.57	.58	.06	1.06	.47	3.76
429	Iron and steel, rolling mill, furnaces, etc.....	5,926	2.77	1.40	4.17	3.03	.61	.06	1.23	.22	4.14
430	Iron and steel, rolling mill, furnaces, etc.....	680	6.04	.....	6.23	2.30	.74	.07	1.15	.65	4.00
431	Iron and steel, rolling mill, furnaces, etc.....	433	6.35	.....	6.39	2.98	.92	.....	1.35	.26	4.51
432	Railway, street.....	295	6.01	.....	8.03	2.73	2.54	.....	.....	1.37	6.69
433	Steamship employees.....	116	15.80	15.54	36.79	15.77	3.45	10.50	.....	2.42	23.11

H.—Funds paying benefits on account of death of members, death of members' wives, and death of other dependents.

434	Carpets, etc.....	306	\$3.33	.....	\$3.33	.....	\$0.33	.....	(*)	\$0.25	\$2.15
435	Express company.....	308	3.22	.....	4.21	.....	1.30	.....	(*)	.19	2.63
436	Express company.....	804	3.24	.....	3.35	.....	2.02	.....	(*)	.26	3.81
437	Express company.....	1,425	3.17	.....	3.41	.....	2.11	.....	(*)	.22	3.39
438	Mining, coal.....	265	7.72	\$0.18	7.90	.....	7.19	.....	(*)	7.15	7.06
439	Mining, coal.....	116	2.40	.....	2.40	.....	.69	.....	(*)	.01	1.95
440	Mining, coal.....	128	2.13	.....	2.13	.....	.....	.....	(*)	.58	1.47
441	Mining, coal.....	77	2.56	.....	2.56	.....	.....	.....	(*)	.11	.59
442	Mining, coal.....	183	3.40	.24	3.64	.....	.53	.....	(*)	.70	2.12
443	Mining, coal.....	85	2.41	.56	2.96	.....	.58	.....	(*)	.65	3.37
444	Mining, coal.....	249	.....	1.19	1.19	.....	.20	.....	(*)	1.65	2.88
445	Stoves and ranges.....	107	3.37	.....	3.37	.....	.92	.....	(*)	.....	3.35
446	Watch cases.....	662	6.10	.76	13.12	.....	7.55	.....	*\$0.45	.15	8.15

<sup>1</sup> Including miscellaneous.<sup>2</sup> Death of wife.<sup>3</sup> Death of wife, 16 cents; dependents other than wife, \$1.31.<sup>4</sup> Death of wife, 32 cents; dependents other than wife, 65 cents.<sup>5</sup> Death of wife, 50 cents; dependents other than wife, 53 cents.<sup>6</sup> Death of wife, 42 cents; dependents other than wife, 65 cents.<sup>7</sup> For 3 months only.<sup>8</sup> Death of wife, 38 cents; dependents other than wife, 34 cents; for 3 months only.<sup>9</sup> Death of wife, 34 cents; dependents other than wife (also including expenses of burial committee), 90 cents.<sup>10</sup> Death of wife, 39 cents; dependents other than wife, 51 cents.<sup>11</sup> Death of wife, 52 cents; dependents other than wife, 26 cents.<sup>12</sup> Death of wife, 27 cents; dependents other than wife, 56 cents.<sup>13</sup> Death of wife, \$1.05; dependents other than wife, 99 cents.<sup>14</sup> Death of wife, 48 cents; dependents other than wife, 55 cents.<sup>15</sup> Death of wife, \$1.87; dependents other than wife, 56 cents.

TABLE XII.—AVERAGE ANNUAL INCOME AND ANNUAL AVERAGE DISBURSEMENTS FOR BENEFITS, ADMINISTRATION, ETC., PER MEMBER, IN ESTABLISHMENT FUNDS—Concluded.

K.—Funds paying benefits on account of temporary disability, permanent disability, death of members, death of members' wives, and death of other dependents.

Fund number.	Industry.	Mean membership for year.	Average income per member of fund from—			Average amount paid during year per member of fund for—					
			Contribution of members.	Contribution of employers.	All sources. (1)	Temporary disability benefit.	Death benefit.	Permanent disability benefit.	Other benefits.	Administration.	All benefits and expenses. (1)
447	Enameled and stamped ware .....	74	\$11.99	.....	\$11.99	\$1.88	.....	.....	.....	\$0.47	\$12.15
448	Foundry .....	282	14.63	.....	14.63	4.45	\$2.32	.....	(2)	.26	14.58
449	Iron and steel, rolling mill, etc. ....	441	15.45	.....	15.54	3.79	3.14	.....	(2)	.45	15.54
450	Iron and steel, rolling mill, furnaces, etc. ....	146	12.26	.....	12.37	3.95	1.03	.....	\$0.10	.28	12.37
451	Iron and steel, rolling mill, furnaces, etc. ....	135	11.47	.....	11.47	2.09	3.33	.....	.....	.28	11.47
452	Mining, coal .....	798	3.90	.....	3.95	4.84	.28	.....	(2)	.21	5.47

J.—Miscellaneous group, paying benefits as indicated.

453	Correspondence school, etc. ....	495	\$4.29	\$0.51	\$5.20	\$2.90	\$0.26	.....	\$1.21	\$1.14	\$5.51
454	Cotton goods. ....	1,191	1.52	.....	1.80	.....	.91	.....	.24	.16	1.81
455	Cotton goods. ....	1,019	1.70	.....	1.92	.....	1.84	.....	.31	.20	2.25
456	Cotton goods. ....	676	1.36	.....	1.47	.....	.96	.....	.21	.01	1.19
457	Machinery .....	1,879	3.19	3.19	6.49	4.55	1.17	.....	.....	.06	6.21
458	Mining, coal .....	15,673	5.19	1.32	6.70	2.89	1.28	.....	(2)	1.01	5.81
459	Optical goods. ....	4	.....	\$1,250.00	\$1,660.25	.....	.....	.....	\$257.00	.....	\$257.00
460	Railway, street. ....	2	.....	\$240.00	\$240.00	.....	.....	.....	\$240.00	.....	\$240.00
461	Woolen goods. ....	11	13	.....	\$198.80	\$198.80	.....	.....	(12)	(12)	\$198.80

1 Including miscellaneous.

2 Death of wife, 35 cents; dependents other than wife, 18 cents.

3 Death of wife, 11 cents; dependents other than wife, 62 cents.

4 Death of dependents other than wife.

5 Death of wife, 6 cents; dependents other than wife, 8 cents.

6 Marriage benefit.

7 Death of wife, 32 cents; dependents other than wife, 25 cents.

8 Superannuation pensioners.

9 Average per pensioner.

10 Average superannuation benefit.

11 Superannuation and permanent disability pensioners.

12 Not reported.

13 Average superannuation and permanent disability benefits.

TABLE XIII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVER-

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF

Fund number.	Industry.	Membership of fund.		
		At be- ginning of year.	At end of year.	Mean.
1	Abrasive.....	295	327	311
2	Agricultural implements.....	192	145	169
3	Agricultural implements.....	465	420	438
4	Air brakes.....	2,922	3,157	3,040
5	Automobiles, etc.....	600	860	725
6	Baking powder.....	68	68	68
7	Barbers' supplies, manufacturing and wholesale.....	169	210	190
8	Billiard tables, etc.....	1,360	1,435	1,398
9	Boxes and baskets.....	86	97	92
10	Brass foundry.....	256	295	276
11	Brass goods, etc.....	35	35	35
12	Brass goods, etc.....	932	944	938
13	Brewery.....	46	44	45
14	Brewery.....	66	66	66
15	Bridges.....	65	63	64
16	Bridges.....	180	141	161
17	Bridges.....	127	157	142
18	Brushes.....	72	70	71
19	Carpets and curtains.....	322	308	314
20	Carpet sweepers.....	124	125	125
21	Carriages and wagons.....	206	45	126
22	Carriages and wagons.....	469	459	464
23	Carriages and wagons.....	234	218	226
24	Cars.....	82	104	93
25	Cartridges.....	374	400	387
26	Car wheels, etc.....	170	185	178
27	Cash registers.....	1,325	1,200	1,263
28	Celluloid goods.....	295	292	294
29	Cereals.....	114	190	152
30	Cereals.....	177	181	179
31	Chemicals, etc.....	127	99	113
32	Chemicals, etc.....	169	178	173
33	China ware, etc.....	75	74	75
34	Chocolate.....	310	349	330
35	Coffins.....	71	70	71
36	Cooperage.....	71	63	67
37	Cotton goods.....	103	75	89
38	Cotton goods.....	56	81	69
39	Cotton, spool.....	53	58	56
40	Cotton, spool.....	314	325	325
41	Cotton, spool.....	334	375	355
42	Cotton, spool.....	403	396	395
43	Cotton wadding and waste.....	77	69	73
44	Dry docks, etc.....	193	205	199
45	Electrical apparatus, etc.....	2,591	2,990	2,791
46	Electrical apparatus, etc.....	329	341	335
47	Electrical apparatus, etc.....	412	331	372
48	Electrical apparatus, etc.....	1,521	1,250	1,386
49	Electrical apparatus, etc.....	505	497	501
50	Electric light and power.....	230	246	238
51	Electric power.....	143	140	142
52	Enameled and stamped ware.....	209	211	210
53	Express company.....	310	320	315
54	Express company.....	549	636	593
55	Express company.....	805	810	808
56	Firearms.....	450	554	502
57	Fire brick, etc.....	55	55	55
58	Flour.....	184	178	180
59	Fur goods, manufacturing, wholesale and retail.....	410	400	405
60	Furniture.....	74	70	72
61	Furniture.....	179	149	164
62	Furniture.....	126	93	110
63	Furniture.....	90	89	90
64	Furniture.....	178	168	173
65	Gas.....	2,060	2,168	2,114
66	Glassware.....	75	145	110

¹ None; first year of fund.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT AGES PER MEMBER.

## TEMPORARY DISABILITY AND DEATH OF MEMBERS.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$1,275.72	\$1,455.50	\$1,804.64	\$1,624.86	\$4.32	\$4.45	\$5.80	\$5.22	1
70.89	286.62	966.42	750.69	.37	1.98	5.72	4.44	2
146.81	188.81	2,180.50	2,118.50	.32	.45	4.93	4.84	3
11,446.54	11,059.08	35,657.93	36,045.39	3.92	3.50	11.73	11.86	4
813.22	2,496.46	4,193.31	2,520.07	1.36	2.93	5.78	3.48	5
11.25	115.75	226.50	122.00	.17	1.70	3.33	1.79	6
699.46	1,027.91	739.65	411.20	4.14	4.89	3.89	2.16	7
927.98	-----	6,471.75	7,576.15	.68	-----	4.63	5.42	8
1,088.65	1,219.40	681.40	530.65	12.43	12.57	7.41	5.77	9
700.63	761.91	1,069.73	1,008.45	2.74	2.58	3.88	3.65	10
486.18	615.17	209.99	91.00	13.89	17.09	5.83	2.25	11
1,829.91	2,516.52	2,212.05	1,525.44	1.96	2.67	2.36	1.63	12
347.90	699.65	621.40	266.65	7.56	15.90	12.81	5.99	13
2,829.47	3,722.42	1,349.30	456.35	42.87	56.40	20.44	6.91	14
106.50	87.75	183.75	201.50	1.62	1.39	2.87	3.15	15
355.35	232.54	471.25	659.06	1.97	1.65	2.93	4.09	16
315.70	500.55	927.70	652.85	2.49	3.76	6.53	4.43	17
337.35	250.35	206.00	293.00	4.69	3.58	2.90	4.13	18
114.00	106.00	2,662.06	2,670.06	.35	.85	8.48	8.60	19
935.60	741.88	694.78	888.50	7.55	5.94	5.56	7.11	20
211.60	237.40	882.85	857.05	1.02	5.52	7.01	6.80	21
1,676.75	1,729.82	1,603.60	1,550.53	3.58	3.77	3.46	3.24	22
2,149.02	2,329.02	760.50	580.50	9.18	10.68	3.37	2.57	23
21.59	176.53	428.69	273.75	.26	1.70	4.61	2.94	24
1,672.83	1,525.68	1,694.30	1,841.45	4.47	3.81	4.38	4.76	25
386.71	41.46	1,229.75	1,575.00	2.27	.22	6.91	8.85	26
1,001.01	1,630.21	12,483.55	11,854.35	.76	1.86	9.88	9.39	27
2,674.82	2,624.96	3,107.72	3,157.58	9.07	8.99	10.57	10.74	28
510.70	504.21	825.66	832.15	4.48	2.66	5.43	5.47	29
543.85	629.40	822.85	737.30	3.07	3.48	4.60	4.12	30
142.59	14.90	982.80	1,110.49	1.12	.15	8.70	9.83	31
492.94	592.20	1,049.25	949.99	2.92	3.36	6.07	5.49	32
51.95	47.97	354.95	358.93	.69	.65	4.73	4.79	33
168.40	366.65	1,510.50	1,312.25	.54	1.05	4.58	3.98	34
348.15	573.50	535.05	309.70	4.90	8.19	7.54	4.36	35
1,226.82	1,153.59	376.70	449.93	17.28	18.31	5.62	6.72	36
547.55	596.90	112.60	63.25	5.32	7.96	1.27	.71	37
-----	-----	234.80	238.50	-----	-----	3.40	3.46	38
534.83	654.58	206.00	86.25	10.09	11.29	3.68	1.54	39
612.48	1,014.18	1,224.83	823.13	1.95	3.03	3.77	2.53	40
1,083.23	521.87	492.77	1,059.13	3.26	1.89	1.89	2.98	41
564.70	770.62	1,831.86	1,615.94	1.40	2.00	4.61	4.09	42
442.51	265.16	332.65	510.00	5.75	3.84	4.56	6.99	43
610.97	631.30	2,301.78	2,281.45	3.17	3.06	11.57	11.46	44
3,996.36	4,740.85	11,813.94	10,599.45	1.54	1.59	4.05	3.79	45
6,913.77	6,654.57	2,302.46	2,551.66	21.01	19.54	6.87	7.62	46
500.01	900.52	1,969.00	1,567.49	1.21	2.72	5.29	4.21	47
7,063.14	7,640.46	7,771.07	7,193.75	4.64	6.11	5.61	5.19	48
25.16	56.38	4,243.92	4,213.70	.05	.11	8.47	8.41	49
-----	-----	3,661.91	3,661.91	-----	-----	15.39	15.39	50
1,017.19	1,907.57	1,608.60	718.22	7.11	13.63	11.23	5.06	51
3,385.25	3,442.45	1,333.40	1,276.20	16.20	16.81	6.35	6.08	52
2,714.28	2,703.01	1,874.73	1,886.00	8.76	8.45	5.95	5.99	53
2,831.34	2,897.67	3,862.68	3,846.35	5.25	4.56	6.51	6.49	54
798.77	1,261.77	4,388.00	4,375.00	.99	1.56	5.99	5.41	55
586.37	514.82	1,213.45	1,285.00	1.30	.93	2.42	2.56	56
1.40	8.70	105.30	98.00	.03	.16	1.91	1.78	57
196.75	141.75	421.00	476.00	1.07	.81	2.24	2.64	58
1,501.51	2,107.79	1,742.32	1,136.04	3.66	5.27	4.30	2.81	59
274.00	250.36	167.77	191.41	3.70	3.58	2.33	2.66	60
511.82	430.03	471.30	553.09	2.86	2.89	2.87	3.37	61
342.58	82.45	469.98	730.11	2.72	.89	4.27	6.64	62
168.52	289.95	262.25	140.82	1.87	3.26	2.91	1.56	63
469.82	350.60	529.08	643.30	2.64	2.09	3.06	3.75	64
6,578.28	8,861.77	20,291.93	19,383.44	3.19	1.78	9.60	9.17	65
(1)	77.57	517.50	489.93	(1)	.53	4.70	4.00	66

TABLE XIII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVERAGES

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
67	Hardware, etc.	1,164	1,409	1,287
68	Hardware, vehicle.	750	493	617
69	Harness.	31	30	31
70	Hats.	69	64	67
71	Hats.	3,800	4,300	4,050
72	Heating apparatus.	303	373	338
73	Hosiery.	(1)	627	627
74	Hotel.	62	70	66
75	Iron and steel, forgings.	290	275	268
76	Iron and steel, rolling mill, etc.	3,758	3,925	3,842
77	Iron and steel, rolling mill, etc.	270	300	286
78	Iron and steel, rolling mill, etc.	308	359	334
79	Iron and steel, rolling mill, etc.	69	79	74
80	Iron and steel, rolling mill, etc.	145	130	138
81	Iron and steel, rolling mill, etc.	183	210	197
82	Iron and steel, rolling mill, etc.	97	60	79
83	Jewelry.	97	64	81
84	Knit goods.	154	133	144
85	Leather.	445	206	326
86	Leather.	72	88	80
87	Leather belting.	80	70	75
88	Lithographing.	101	93	97
89	Lithographing.	69	72	71
90	Locomotives.	214	365	290
91	Locomotives.	3,333	4,047	3,680
92	Locomotives.	109	96	103
93	Locomotives.	192	303	248
94	Looms.	185	196	190
95	Looms.	382	326	354
96	Machinery.	1,632	1,571	1,602
97	Machinery.	121	117	119
98	Machinery.	80	81	81
99	Machinery.	1,252	1,614	1,433
100	Machinery.	125	108	117
101	Machinery.	261	142	202
102	Machinery.	122	98	110
103	Machinery.	(1)	328	328
104	Machinery.	178	185	182
105	Machinery.	278	290	284
106	Machinery.	540	600	570
107	Machinery and tools.	1,897	1,855	1,876
108	Machinery and tools.	71	68	70
109	Machinery and tools.	493	1,493	993
110	Machinery and tools.	638	791	715
111	Machine shop.	(1)	88	88
112	Machine shop.	57	62	60
113	Machine shop and foundry.	394	420	407
114	Malted milk.	99	88	94
115	Marble quarries.	3,250	3,300	3,275
116	Mining, coal.	1,620	1,850	1,735
117	Mining, coal.	232	250	241
118	Mining, coal.	114	170	142
119	Mining, coal.	74	93	84
120	Mining, coal.	909	660	735
121	Mining, coal.	*1,201	1,708	1,455
122	Mining, coal.	1,208	1,875	1,542
123	Mining, coal.	182	190	186
124	Mining, coal.	134	120	127
125	Mining, coal.	287	260	274
126	Mining, coal.	240	240	240
127	Mining, coal.	6,072	6,390	6,281
128	Mining, coal.	25,723	27,585	26,654
129	Mining, coal.	6,500	6,638	6,569
130	Mining, zinc.	85	90	88
131	Navy-yard, United States.	371	449	410
132	Oil, refining.	291	320	306
133	Optical goods.	132	144	138

<sup>1</sup> Not reported.<sup>2</sup> None; first year of fund.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## DISABILITY AND DEATH OF MEMBERS—Continued.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$1,815.46	\$2,431.80	\$7,490.92	\$6,874.58	\$1.56	\$1.73	\$5.82	\$5.34	67
8,174.28	3,107.97	2,573.99	2,640.20	4.28	6.43	4.17	4.28	68
105.97	104.32	15.50	17.15	3.42	3.48	.50	.55	69
300.44	435.83	443.19	307.80	4.35	6.81	6.61	4.59	70
1,005.78	1,588.93	10,559.70	9,976.55	.26	.37	2.61	2.46	71
968.72	956.99	921.34	833.07	2.87	2.57	2.73	2.46	72
452.64	1,301.68	1,958.15	1,109.11	(1)	2.08	3.12	1.77	73
460.20	591.75	438.00	306.45	7.42	8.45	6.64	4.64	74
743.73	503.49	2,630.94	2,871.18	2.86	1.83	9.82	10.71	75
2,813.56	6,205.79	33,201.03	29,808.80	.75	1.58	8.64	7.76	76
103.75	261.49	1,999.74	1,842.00	.38	.77	7.02	6.46	77
1,598.91	1,686.54	2,314.88	2,227.25	5.19	4.70	6.93	6.67	78
757.06	877.81	346.75	226.00	10.97	11.11	4.69	3.05	79
1,166.50	1,156.00	982.90	993.40	8.04	8.89	7.12	7.20	80
64.47	502.84	1,383.50	945.13	.35	2.39	7.02	4.80	81
(2)	62.70	541.00	478.30	(2)	1.05	6.85	6.05	82
1,824.06	1,999.28	542.50	367.28	18.80	31.24	6.70	4.53	83
699.08	723.93	410.45	385.00	4.54	5.44	2.85	2.68	84
843.96	967.07	2,154.54	2,011.43	1.90	4.79	6.61	6.17	85
383.33	577.85	306.06	111.56	5.32	6.57	3.83	1.39	86
819.85	778.40	408.75	450.20	10.25	11.12	5.45	6.00	87
345.44	173.77	467.75	639.42	3.42	1.87	4.82	6.59	88
1,233.40	85.90	275.00	195.00	17.88	1.19	3.87	2.75	89
1,038.94	1,213.13	1,444.94	1,270.75	4.85	3.32	4.98	4.38	90
3,374.75	6,262.65	23,416.00	20,498.10	1.01	1.55	6.35	5.56	91
517.33	505.83	797.10	808.60	4.75	5.27	7.74	7.85	92
321.90	300.00	1,670.20	1,692.10	1.68	.99	6.73	6.82	93
1,485.00	1,366.00	646.00	765.00	8.03	7.01	3.40	4.03	94
970.90	1,196.37	1,692.62	1,557.15	2.54	3.39	4.78	4.40	95
6,474.62	1,438.63	10,323.98	11,481.36	3.97	.92	6.44	7.17	96
342.33	496.67	706.99	552.65	2.83	4.25	5.94	4.64	97
144.30	121.94	440.74	463.10	1.80	1.51	5.44	5.72	98
8,726.22	10,634.18	12,911.75	11,003.79	6.97	6.69	9.01	7.68	99
235.85	397.20	820.90	659.55	1.89	3.68	7.02	5.64	100
658.34	527.10	1,305.00	1,436.24	2.52	3.71	6.46	7.11	101
343.91	358.87	352.25	337.29	2.82	3.66	3.20	3.07	102
332.67	213.26	2,886.75	2,986.16	(1)	.65	8.74	9.10	103
3,062.04	2,815.86	173.82	440.00	17.31	15.22	.96	2.42	104
810.75	813.40	1,287.90	1,285.25	2.92	2.80	4.53	4.53	105
491.48	602.46	3,621.08	3,510.10	.91	1.00	6.35	6.16	106
888.06	1,468.87	11,406.17	10,824.36	.47	.79	6.08	5.77	107
1,008.11	1,067.49	447.10	267.72	14.20	15.70	6.39	3.82	108
25.69	152.29	5,779.30	5,652.70	.05	.10	5.88	5.75	109
766.43	561.89	2,323.88	2,528.42	1.20	.71	3.25	3.54	110
(2)	349.03	506.90	156.87	(2)	4.21	6.10	1.89	111
46.00	62.00	346.80	329.80	.81	1.00	5.76	5.50	112
1,040.47	875.65	2,339.60	2,504.42	2.64	2.08	5.75	6.15	113
1,106.70	1,410.14	453.94	150.50	11.18	16.02	4.83	1.60	114
		21,673.45	21,673.45			6.62	6.62	115
3,072.73	4,066.15	3,473.67	2,451.25	1.90	2.21	2.00	1.41	116
1,522.86	2,262.31	1,667.95	918.50	6.56	9.05	6.88	3.81	117
595.00	540.64	765.64	820.00	5.22	3.18	5.39	5.77	118
492.92	1,023.32	1,010.90	480.80	6.66	11.00	12.03	5.72	119
973.50	1,043.69	3,761.75	3,691.58	1.20	1.58	5.12	5.02	120
(2)	3,900.22	7,360.22	3,460.00	(2)	2.28	5.06	2.38	121
42,290.88	3,152.39	5,080.51	4,219.00	1.90	1.68	3.29	2.74	122
918.88	961.38	1,471.50	1,429.00	5.05	5.06	7.91	7.68	123
118.25	140.55	358.25	335.95	.88	1.17	2.82	2.65	124
1,047.42	867.43	1,194.50	1,374.49	3.65	8.34	4.36	5.02	125
99.19	696.73	2,613.54	2,014.00	.41	2.91	10.89	8.39	126
8,441.58	10,003.59	17,915.22	16,353.21	1.39	1.57	2.88	2.62	127
28,608.49	14,937.54	141,844.87	125,890.82	1.11	.54	5.32	4.72	128
		36,263.75	39,326.92			5.62	5.99	129
423.12	626.00	614.37	411.49	4.98	6.96	6.96	4.68	130
1,028.86	254.81	2,796.90	3,570.95	2.77	.57	6.82	8.71	131
1,166.22	1,201.47	1,949.25	1,904.00	3.97	3.75	6.87	6.22	132
64.20	130.15	459.60	393.65	.49	.90	3.33	2.85	133

\* Charter members.

\* Fund just started; amount paid by charter members.



TABLE XIII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSEMENTS, WITH AVERAGES

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
124	Optical goods.....	813	809	841
135	Paint and varnish.....	301	359	330
136	Paint and varnish.....	346	312	329
137	Paper.....	253	268	261
138	Paper.....	66	63	65
139	Paper and pulp.....	396	377	387
140	Paper and pulp.....	140	156	148
141	Paper and pulp.....	798	956	877
142	Paper and pulp.....	638	679	659
143	Paper and pulp.....	147	151	149
144	Paper, building, etc.....	60	46	53
145	Paper, cardboard.....	96	96	96
146	Paper, cardboard, etc.....	672	710	691
147	Pencils.....	206	216	211
148	Pickles, etc.....	129	174	152
149	Plumbers' supplies.....	483	598	541
150	Pottery, china, etc.....	43	47	45
151	Pottery, china, etc.....	90	91	91
152	Pottery, china, etc.....	154	162	158
153	Pottery, china, etc.....	( <sup>1</sup> ) 51	59	59
154	Pottery, china, etc.....	38	38	38
155	Pottery, china, etc.....	28	26	27
156	Pottery, china, etc.....	74	74	74
157	Pottery, china, etc.....	55	60	58
158	Pottery, sanitary.....	79	67	73
159	Pottery, sanitary.....	74	85	80
160	Pottery, sanitary, etc.....	27	30	29
161	Pottery, sanitary, etc.....	58	58	58
162	Pottery, sanitary, etc.....	53	53	53
163	Printing and binding.....	69	67	68
164	Printing and binding.....	100	96	98
165	Printing and binding.....	78	78	78
166	Printing and binding.....	200	264	232
167	Printing and binding.....	95	99	97
168	Printing and binding.....	100	107	104
169	Printing and binding.....	201	185	193
170	Printing and binding.....	164	158	161
171	Printing and binding.....	227	229	228
172	Printing and binding.....	149	160	155
173	Printing, newspaper.....	151	152	151
174	Printing, newspaper.....	131	131	131
175	Printing, newspaper.....	242	258	250
176	Printing, newspaper.....	82	85	84
177	Printing, newspaper.....	149	131	140
178	Printing, newspaper.....	175	177	176
179	Railroad shops.....	562	598	580
180	Railroad shops.....	500	500	500
181	Railroad shops.....	94	109	102
182	Railroad shops.....	94	90	92
183	Railroad, steam (office only).....	55	55	55
184	Railway, street.....	4,824	4,774	4,799
185	Railway, street.....	660	700	680
186	Railway, street.....	67	42	55
187	Railway, street.....	5,287	6,453	5,870
188	Railway, street.....	374	181	278
189	Railway, street.....	1,414	1,450	1,437
190	Railway, street.....	1,757	1,816	1,787
191	Railway, street.....	153	157	155
192	Railway, street.....	463	475	469
193	Railway, street.....	3,032	3,208	3,120
194	Railway, street.....	851	983	917
195	Railway, street.....	164	168	166
196	Railway, street.....	92	85	89
197	Railway, street and electric lighting.....	1,540	1,700	1,625
198	Railway, street, and electric lighting.....	55	73	64
199	Railway, street, and electric lighting.....	237	225	231
200	Regalia, etc.....	153	120	137

<sup>1</sup> Not reported.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## DISABILITY AND DEATH OF MEMBERS—Continued.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$2,289.44	\$2,509.08	\$5,007.29	\$4,767.65	\$2.79	\$2.89	\$5.95	\$5.67	124
862.22	553.23	1,073.43	882.42	1.20	1.54	3.25	2.67	125
1,592.94	2,413.65	1,519.65	998.94	4.60	7.74	4.62	2.12	126
79.00	411.58	2,480.53	2,148.00	.31	1.54	9.50	8.23	127
78.99	60.23	233.00	251.76	1.20	.96	3.58	3.87	128
(1)	(1)	2,286.56	1,116.36	(1)	(1)	5.91	2.88	129
(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	140
12,153.60	15,294.61	4,789.05	1,648.04	15.23	16.10	5.46	1.77	141
519.80	1,805.79	7,348.62	6,062.63	.81	2.66	11.15	9.20	142
480.60	537.60	999.50	942.50	3.27	3.56	6.71	6.33	143
309.27	475.52	290.45	124.20	5.15	10.34	5.48	2.34	144
100.00	420.85	608.00	287.15	1.04	4.38	6.33	2.99	145
748.18	1,263.26	3,052.78	2,042.65	1.11	1.77	4.42	2.96	146
1,867.49	2,220.28	2,209.82	1,857.08	9.07	10.28	10.47	8.80	147
633.30	1,086.70	787.66	834.26	4.91	6.25	5.18	2.20	148
40.00	158.10	2,317.60	2,199.50	.08	.26	4.28	4.07	149
9.20	14.00	304.90	300.10	.21	.30	6.78	6.67	150
9.69	5.47	217.28	221.50	.11	.06	2.29	2.43	151
1,065.55	361.69	682.13	1,385.99	6.92	2.23	4.32	8.77	152
50.00	50.20	1,028.29	1,028.09	(1)	.85	17.43	17.43	153
24.00	67.50	946.65	903.15	.47	.50	10.18	9.71	154
39.37	49.50	268.78	258.65	1.04	1.30	7.07	6.81	155
16.80	15.60	197.30	198.50	.60	.60	7.81	7.35	156
78.26	60.51	451.50	469.25	1.06	.82	6.10	6.34	157
11.47	17.00	367.00	361.47	.21	.28	6.33	6.23	158
13.37	41.13	420.26	392.50	.17	.61	5.76	5.38	159
20.50	22.74	527.07	524.83	.28	.27	6.59	6.56	160
13.50	27.00	182.50	169.00	.50	.90	6.29	5.83	161
12.25	9.45	354.95	357.75	.21	.16	6.12	6.17	162
61.40	69.70	183.30	175.00	1.16	1.32	3.46	3.30	163
142.80	325.85	1,312.05	1,119.00	2.07	5.01	19.29	16.46	164
643.22	511.07	526.00	558.15	6.43	5.32	5.37	6.72	165
966.08	873.44	443.86	538.50	12.39	11.20	5.69	6.88	166
(1)	112.61	534.55	621.94	-----	4.43	2.30	2.25	167
1,876.15	2,036.34	615.19	454.00	19.74	20.57	6.34	4.68	168
2,411.86	2,773.95	749.54	387.45	24.12	25.92	7.21	3.73	169
1,819.69	2,226.54	1,324.27	917.32	9.05	12.04	6.66	4.75	170
519.30	933.24	644.98	246.04	3.17	5.91	4.01	1.53	171
1,207.43	394.60	1,189.96	902.78	5.32	1.72	5.22	3.96	172
1,374.31	1,328.68	1,180.50	1,226.13	9.22	8.30	7.62	7.91	173
973.23	1,051.17	693.94	616.00	6.49	6.92	4.60	4.08	174
350.00	862.47	2,129.25	1,012.78	2.67	6.58	16.25	7.73	175
25.60	296.38	4,213.29	4,251.51	.11	1.15	16.85	17.01	176
564.99	526.09	357.10	317.00	6.89	6.19	4.25	3.77	177
1,378.67	688.47	1,136.96	1,635.81	9.25	5.26	8.12	11.68	178
482.06	277.41	737.00	941.65	2.75	1.57	4.19	5.35	179
1,453.17	1,443.00	1,802.58	1,812.75	2.59	2.41	3.11	3.13	180
(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	181
94.00	251.99	1,183.07	1,025.08	1.00	2.31	11.60	10.05	182
41.73	24.16	610.00	627.57	.44	.27	6.63	6.82	183
294.26	189.01	239.75	345.00	5.35	3.44	4.36	6.27	184
2,474.39	8,739.35	44,891.78	38,626.82	.51	1.83	9.35	8.05	185
4,380.35	8,109.96	9,365.96	5,636.35	6.64	11.59	13.77	8.29	186
368.52	500.49	250.77	118.80	5.50	11.92	4.56	2.16	187
15,199.07	18,599.76	48,590.50	45,189.81	2.87	2.88	8.28	7.70	188
703.06	753.33	2,031.32	1,981.05	1.88	4.16	7.31	7.13	189
4,497.87	2,873.33	11,371.80	7,313.84	3.18	1.97	7.91	5.09	190
5,160.68	4,587.19	30,596.67	22,570.16	2.94	2.53	17.12	12.63	191
1,337.97	1,425.72	1,062.85	965.10	8.74	9.08	6.79	6.23	192
(1)	19,215.79	70,586.29	51,370.50	-----	4.39	16.12	11.73	193
465.22	9.32	3,832.58	4,562.48	1.00	.02	8.17	9.73	194
9,220.26	12,953.29	51,022.08	41,723.82	3.04	4.04	16.35	13.37	195
2,090.13	2,073.84	9,421.17	9,437.46	2.46	2.11	10.27	10.29	196
1,241.62	1,325.10	810.81	727.33	7.57	7.89	4.88	4.38	197
138.25	162.19	1,061.00	1,037.06	1.50	1.91	11.92	11.65	198
1,287.51	3,424.79	38,200.84	36,367.27	.83	2.01	23.51	22.38	199
337.70	790.55	1,272.50	819.65	6.14	10.83	19.88	12.81	200
908.97	1,662.97	2,537.86	1,793.86	3.84	7.35	10.99	7.77	201
155.12	662.47	893.85	386.50	1.01	5.52	6.52	2.82	202

TABLE XII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSEMENTS, WITH AVERAGES

## A.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
203	Rubber boots and shoes.....	130	139	135
204	Rubber goods.....	600	600	600
205	Rubber goods.....	240	281	261
206	Sash, doors, and blinds.....	115	111	113
207	Sash, doors, and blinds.....	83	93	88
208	Scales.....	88	96	92
209	Sewing machines.....	463	468	466
210	Shipbuilding.....	257	317	287
211	Shipbuilding.....	3,800	3,475	3,638
212	Shipbuilding.....	201	215	208
213	Shoes.....	104	105	105
214	Shoes.....	67	69	68
215	Shoes.....	702	705	704
216	Shoes.....	116	110	113
217	Shoes.....	131	103	117
218	Shoes.....	57	53	55
219	Show cases, bar fixtures, etc.....	136	175	156
220	Silk.....	235	194	215
221	Silver-plated ware.....	171	188	180
222	Silversmiths.....	649	575	612
223	Silversmiths.....	414	408	410
224	Slaughtering and meat packing.....	(1)	590	590
225	Smelting.....	125	125	125
226	Smelting and refining, copper and lead.....	1,073	1,073	1,073
227	Soap.....	238	355	297
228	Soap.....	260	309	335
229	Soda water apparatus.....	250	258	254
230	Store, clothing, wholesale and retail.....	58	58	58
231	Store, department.....	4,220	4,596	4,409
232	Store, department.....	161	166	164
233	Store, department.....	2,945	3,004	2,975
234	Store, department.....	63	80	72
235	Store, department.....	78	60	69
236	Store, department.....	126	278	202
237	Store, department.....	3,400	4,200	3,800
238	Store, department.....	1,056	1,156	1,106
239	Store, department.....	139	247	193
240	Store, department.....	1,280	1,358	1,319
241	Store, department.....	400	400	400
242	Store, department.....	4,858	5,200	5,029
243	Store, department.....	2,899	3,160	3,030
244	Store, drug, wholesale.....	260	337	299
245	Store, dry goods, retail.....	790	925	858
246	Store, dry goods, etc., wholesale and retail.....	190	200	195
247	Store, furniture, etc.....	111	105	108
248	Store, harness, etc., wholesale.....	82	97	90
249	Store, mail order.....	2,276	2,960	2,628
250	Store, mail order.....	567	526	547
251	Stoves and ranges.....	125	147	136
252	Stoves and ranges.....	326	280	308
253	Stoves and ranges.....	245	274	260
254	Stoves and ranges.....	203	184	194
255	Telephone operating.....	241	258	250
256	Terra cotta.....	150	139	145
257	Tinware, etc.....	139	122	136
258	Transfer company.....	177	183	180
259	Varnish.....	68	66	67
260	Watches.....	2,209	2,420	2,315
261	Watches.....	1,958	2,303	2,131
262	Wire.....	91	98	95
263	Wire.....	45	45	45
264	Wire.....	948	960	964
265	Wire.....	70	101	86

<sup>1</sup> Not reported.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## DISABILITY AND DEATH OF MEMBERS—Concluded.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$312.71	\$417.94	\$405.98	\$300.75	\$2.41	\$3.01	\$3.01	\$2.23	203
95.82	110.17	3,767.05	3,752.70	.16	.18	6.28	6.25	204
1,190.01	1,151.17	1,198.50	1,237.34	4.96	4.10	4.59	4.74	205
199.75	221.26	362.50	370.99	1.74	1.99	3.47	3.28	206
995.52	1,110.02	661.00	546.50	11.99	11.94	7.51	6.21	207
2,852.28	3,129.56	432.88	155.60	32.41	32.60	4.71	1.69	208
2,165.07	2,294.85	2,958.33	2,828.55	4.68	4.90	6.35	6.07	209
300.00	300.00	2,315.00	2,315.00	1.17	.95	8.07	8.07	210
5,469.76	4,522.80	10,707.47	11,654.43	1.44	1.30	2.94	3.20	211
3,357.79	3,491.09	2,117.00	1,983.70	16.71	16.24	10.18	9.54	212
962.17	877.22	517.15	602.10	9.25	8.35	4.93	5.73	213
1,219.90	1,291.96	447.46	375.40	18.21	18.72	6.58	5.52	214
1,890.93	2,338.50	3,283.45	2,325.88	2.68	4.03	4.66	3.30	215
1,029.57	648.88	473.47	780.16	8.88	5.90	4.19	6.98	216
494.00	306.76	746.00	934.24	3.77	2.97	6.38	7.98	217
342.59	343.99	278.40	277.00	6.01	6.49	5.06	5.04	218
1,628.35	1,617.20	634.30	663.45	11.97	9.24	4.07	4.25	219
1,347.41	791.30	1,699.01	2,255.12	5.73	4.08	7.90	10.49	220
2,516.52	2,877.95	1,278.08	916.65	14.72	15.31	7.10	5.09	221
714.47	698.28	6,139.90	6,156.09	1.10	1.21	10.03	10.06	222
		5,009.96	5,009.96			12.22	12.22	223
2,501.69	1,975.71	4,890.40	5,396.38	(1)	3.35	8.24	9.13	224
	569.20	1,396.75	827.55		4.55	11.17	6.62	225
3,271.64	2,422.65	8,512.50	9,361.49	3.05	2.26	7.98	8.72	226
(*)	299.84	1,921.70	1,621.89	(*)	.84	6.47	5.46	227
746.48	832.14	1,298.19	1,212.53	2.07	2.69	3.88	3.62	228
395.54	513.49	1,834.04	1,716.09	1.58	1.99	7.22	6.76	229
634.20	673.35	348.00	308.85	10.93	11.61	6.00	5.33	230
6,660.84	10,766.12	22,039.68	17,715.40	1.58	2.34	5.00	4.02	231
877.81	983.94	1,542.93	1,123.64	5.45	5.93	9.41	6.85	232
1,415.80	1,491.65	12,369.50	12,323.65	.48	.50	4.17	4.14	233
668.01	1,002.75	531.24	196.50	10.60	12.53	7.38	2.73	234
255.05	340.40	414.00	328.65	3.27	5.67	6.00	4.76	235
91.16	479.12	973.90	585.94	.72	1.72	4.82	2.90	236
2,389.64	3,230.45	13,596.61	12,755.80	.70	.77	3.58	3.38	237
(*)	1,746.79	7,194.37	5,447.58	(*)	1.51	6.50	4.98	238
1,228.28	1,210.71	1,877.22	1,894.79	8.84	4.90	9.73	9.82	239
867.32	377.97	9,312.40	9,801.75	.68	.28	7.06	7.43	240
300.00	230.00	1,560.00	1,630.00	.75	.58	3.90	4.08	241
741.39	194.24	23,713.30	24,260.45	.15	.04	4.72	4.82	242
7,475.49	7,528.46	14,094.72	14,041.75	2.58	2.38	4.65	4.63	243
1,013.50	1,140.90	902.75	775.35	3.90	3.39	3.02	2.59	244
1,522.35	1,129.71	4,928.56	5,321.20	1.93	1.22	5.74	6.20	245
150.85	151.60	1,081.95	1,081.20	.79	.76	5.55	5.54	246
450.64	503.55	941.94	889.03	4.06	4.80	8.72	8.23	247
719.88	1,175.76	876.32	420.44	8.78	12.12	9.74	4.67	248
6,563.64	8,670.19	15,172.85	12,866.30	2.88	2.96	5.77	4.90	249
845.20	651.79	4,726.40	4,919.81	1.49	1.24	8.64	8.99	250
915.65	1,344.45	876.28	447.48	7.33	9.15	6.44	3.29	251
2,027.16	2,479.81	2,463.80	2,001.15	6.22	8.58	7.97	6.50	252
878.96	1,233.10	1,349.12	994.98	3.59	4.50	5.19	3.83	253
747.60	561.75	1,116.00	1,301.85	3.68	3.05	5.75	6.71	254
752.58	979.10	2,118.45	1,891.93	3.12	3.79	8.47	7.57	255
841.08	264.43	533.90	1,120.55	5.61	1.83	3.68	7.73	256
530.26	1,071.25	529.14	288.15	3.81	8.12	6.10	2.12	257
785.00	889.50	1,676.00	1,571.50	4.44	4.96	9.31	8.73	258
276.00	397.85	330.00	208.15	4.06	6.03	4.93	8.11	259
2,240.92	910.33	6,558.91	6,489.50	1.01	.98	2.88	2.80	260
2,871.61	2,541.36	8,408.85	8,739.10	1.47	1.10	3.95	4.10	261
326.27	426.57	299.49	199.19	3.59	4.35	3.15	2.10	262
50.05	50.04	326.20	336.21	1.11	1.11	7.47	7.47	263
1,279.82	990.39	4,046.67	4,336.10	1.35	1.01	4.20	4.50	264
315.37	428.30	517.93	405.00	4.51	4.24	6.02	4.71	265

\* None; first year of fund.

TABLE XII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVERAGES

## B.—FUNDS PAYING BENEFITS ON ACCOUNT

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
266	Automobiles, etc.	254	309	283
267	Bleacheries	155	180	168
268	Boxes, wooden	680	680	680
269	Brass and copper, rolling mill	83	72	78
270	Brass and copper, rolling mill	44	38	41
271	Cars	138	157	148
272	Dry dock	166	166	166
273	Firearms	312	342	327
274	Firearms	991	1,006	999
275	Furniture, etc.	51	55	53
276	Glass	112	125	119
277	Glass	133	250	192
278	Harness and saddlery	75	61	68
279	Insulated wire, etc.	51	40	46
280	Iron and steel, blast furnace, and mining, coal	610	590	600
281	Machinery	78	64	71
282	Machinery and tools	2,306	2,878	2,592
283	Mining, coal, and coke burning	75	55	65
284	Optical goods, etc.	188	184	186
285	Paint	128	106	117
286	Pianos	72	65	69
287	Pianos	687	699	693
288	Pottery, sanitary	46	66	56
289	Printing, newspaper	63	60	62
290	Printing, newspaper	52	54	53
291	Printing, newspaper	215	207	211
292	Printing, newspaper	32	36	34
293	Printing, newspaper	60	54	57
294	Railroad shops	410	440	425
295	Railway, street, elevated	1,350	2,088	1,719
296	Refining, copper	1,003	725	864
297	Rubber boots and shoes	54	55	55
298	Sash, doors, and blinds	298	391	345
299	Shoes	106	106	106
300	Shoes	204	158	181
301	Silk	69	52	61
302	Smelting	185	163	174
303	Store, clothing, retail	69	75	72
304	Watch cases	654	552	603

## C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY.

305	Abrasives	234	256	245
306	Agricultural implements	415	412	414
307	Agricultural implements	91	92	92
308	Bakery	290	336	313
309	Brewery	137	132	135
310	Brewery	152	156	154
311	Brewery	86	96	91
312	Chemicals, etc.	225	235	230
313	Chemicals, etc.	83	83	83
314	Chemicals, etc.	3,482	3,067	3,275
315	China ware	60	59	60
316	Clothing	130	114	122
317	Cotton and woolen goods	105	106	106
318	Cotton goods	58	58	58
319	Dyeing and finishing, textiles	125	130	128
320	Electrical apparatus, etc.	1,900	2,008	1,954
321	Elevators	531	526	529
322	Express company	(1)	126	126
323	Furniture	270	278	274

(1) Not reported.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## OF TEMPORARY DISABILITY.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$1,224.92	\$1,276.93	\$1,165.66	\$1,123.65	\$4.86	\$4.13	\$4.13	\$3.98	266
473.47	465.72	435.00	442.75	3.05	2.59	2.59	2.64	267
2,089.10	1,980.72	2,156.84	2,265.22	3.07	2.91	3.17	3.33	268
337.89	320.39	336.00	353.50	4.07	4.45	4.31	4.53	269
825.25	276.25	121.00	170.00	7.39	7.27	2.95	4.15	270
314.55	43.93	398.40	699.02	2.28	.28	2.69	4.52	271
103.48	105.58	692.68	690.58	.62	.64	4.17	4.16	272
1,474.50	1,421.68	1,077.00	1,129.82	4.73	4.16	3.29	3.46	273
516.04	416.45	6,715.48	6,815.07	.62	.41	6.72	6.82	274
12.50	37.50	275.00	280.00	.25	.68	5.19	4.72	275
339.30	521.26	568.97	587.01	3.08	4.17	4.78	3.25	276
13.20	104.88	573.10	481.92	.10	.42	2.98	2.51	277
327.81	386.77	260.19	201.23	4.37	6.34	3.83	2.96	278
50.00	50.30	224.90	224.60	.98	1.26	4.89	4.88	279
(1)	(1)	4,439.81	2,474.60	(1)	(1)	7.40	4.12	280
1.90	24.43	147.10	124.57	.02	.38	2.07	1.75	281
1,214.12	1,188.94	9,446.84	9,472.02	.53	.41	3.64	3.65	282
102.85	57.00	436.25	482.10	1.37	1.04	6.71	7.42	283
100.84	101.90	897.31	896.25	.54	.55	4.82	4.82	284
269.01	658.36	670.82	281.47	2.10	6.21	5.73	2.41	285
11.95	72.50	296.90	211.25	.17	1.12	4.30	3.06	286
3,660.54	4,523.53	3,856.53	2,973.54	5.33	6.47	5.54	4.29	287
25.00	25.19	350.20	350.01	.54	.38	6.25	6.25	288
200.00	200.00	2,080.00	2,080.00	3.17	3.33	33.55	33.55	289
54.16	60.88	148.50	141.78	1.04	1.13	2.80	2.68	290
39.33	.70	2,297.26	2,969.34	.18	.....	10.89	14.17	291
26.87	28.12	834.96	833.61	.84	.78	24.55	24.52	292
285.73	246.04	275.25	314.94	4.76	4.56	4.83	5.53	293
325.48	333.65	1,334.92	1,326.75	.79	.76	3.14	3.12	294
1,002.04	4,004.85	16,507.56	12,272.37	.74	1.92	9.60	7.14	295
1,769.07	2,191.03	3,393.00	2,971.04	1.76	3.02	3.93	3.44	296
382.77	380.17	148.40	151.00	7.09	6.91	2.70	2.75	297
78.02	186.00	2,777.63	2,777.63	.....	.....	8.05	8.05	298
636.02	840.44	291.40	183.42	.74	1.75	2.75	1.73	299
423.36	468.99	568.82	364.40	3.12	5.32	3.14	2.01	300
3,013.08	3,326.02	395.73	350.10	6.14	9.02	6.49	5.74	301
125.96	237.76	3,581.05	3,268.11	16.29	20.41	20.58	18.78	302
1,861.00	1,526.16	1,296.94	1,085.14	1.83	4.50	18.01	15.07	303
		2,089.81	2,424.65	2.85	2.76	3.47	4.02	304

## DEATH OF MEMBERS, AND OF MEMBERS' WIVES.

\$1,025.00	\$816.00	\$746.00	\$955.00	\$4.38	\$3.19	\$3.04	\$3.90	305
820.99	918.78	2,829.54	2,431.75	1.26	2.23	6.83	5.87	306
482.00	359.89	392.80	495.91	4.97	3.90	4.27	5.39	307
20.23	57.61	2,411.80	2,243.01	.07	.17	7.71	7.17	308
447.62	202.35	975.25	1,100.82	3.27	1.63	7.22	8.15	309
3,200.38	3,161.21	1,404.08	1,503.25	21.06	20.26	9.51	9.76	310
2,049.46	2,431.00	1,428.03	1,046.49	23.83	25.32	15.69	11.50	311
3,079.50	3,150.18	1,610.00	1,680.00	.....	.....	7.00	7.30	312
4,679.01	7,248.94	373.18	302.50	37.10	37.95	4.50	3.64	313
20.00	59.45	23,530.26	20,950.43	1.34	2.86	7.18	6.40	314
.44	.84	285.25	245.80	.33	1.01	4.75	4.10	315
.....	45.73	1,031.60	1,031.20	.....	.01	8.46	8.45	316
580.96	501.93	914.46	868.73	.....	.43	8.68	8.20	317
1,001.55	1,001.65	243.48	322.51	10.02	8.65	4.20	5.56	318
1,769.11	841.61	828.29	828.29	8.01	7.70	6.47	6.47	319
881.96	1,028.99	5,852.50	6,770.00	.93	.42	3.00	3.46	320
(2)	95.80	2,575.58	2,733.55	1.66	1.95	5.44	5.17	321
1,871.86	1,955.84	752.50	665.70	(1)	.76	5.97	5.21	322
		1,084.76	1,000.78	6.93	7.04	3.96	3.65	323

\*None; first year of fund.

TABLE XIII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVERAGES

## C.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY.

Fund number.	Industry	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
324	Graphophones.....	232	528	380
325	Insulated wire.....	45	65	55
326	Iron and steel, bolts and nuts.....	71	74	73
327	Iron and steel, bolts and nuts.....	240	210	225
328	Iron and steel, rolling mill, etc.....	223	207	215
329	Leather.....	140	127	134
330	Leather.....	82	76	79
331	Leather.....	( <sup>1</sup> )	43	43
332	Lithographing.....	114	105	110
333	Machinery.....	246	246	246
334	Machinery.....	220	231	226
335	Machinery and tools.....	92	98	95
336	Mining, coal.....	38	44	41
337	Moldings, mirrors, etc.....	94	101	98
338	Paint.....	126	124	125
339	Pianos.....	96	98	97
340	Railroad shops.....	134	132	133
341	Railroad shops.....	138	87	113
342	Railroad shops.....	447	517	482
343	Railroad, steam (office only).....	604	720	707
344	Railway, street.....	379	439	409
345	Railway, street, and electric lighting.....	449	350	400
346	Rubber goods.....	100	100	100
347	Shade rollers.....	60	95	78
348	Tools, saws, etc.....	590	602	596
349	Typewriters.....	104	110	107
350	Wire and wire nails.....	734	587	661

## D.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY

351	Agricultural implements.....	314	282	298
352	Agricultural implements.....	1,208	1,100	1,154
353	Agricultural implements.....	2,249	3,307	2,778
354	Agricultural implements.....	2,418	2,792	2,605
355	Brass goods, etc.....	208	248	228
356	Brewery.....	230	223	227
357	Bridges, etc.....	218	242	230
358	Cars.....	316	282	289
359	Dry dock.....	200	202	201
360	Electric light.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
361	Foundry.....	78	78	78
362	Iron and steel, rolling mill, etc.....	15,601	16,608	16,135
363	Iron and steel, rolling mill, etc.....	322	380	351
364	Iron and steel, rolling mill, etc.....	461	686	574
365	Iron and steel, rolling mill, furnaces, etc.....	6,156	6,606	6,381
366	Lithographing.....	228	270	248
367	Lithographing.....	117	81	99
368	Locomotives.....	2,331	2,322	2,327
369	Machinery.....	63	56	60
370	Mining, coal.....	546	450	503
371	Mining, coal.....	936	972	954
372	Mining, coal.....	465	438	452
373	Mining, coal.....	2,022	1,269	1,646
374	Mining, coal.....	415	400	408
375	Mining, coal.....	1,024	1,060	1,042
376	Mining, copper.....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
377	Mining, copper.....	1,011	1,005	1,008
378	Mining, copper.....	981	641	811
379	Mining, copper.....	1,347	1,194	1,271
380	Mining, iron ore.....	1,011	826	919
381	Mining, iron ore.....	2,022	2,154	2,088
382	Mining, iron ore.....	1,790	1,823	1,807
383	Printing, newspaper.....	162	162	162
384	Pulleys.....	160	165	163
385	Pulp.....	240	220	230
386	Sawmill.....	918	910	914

<sup>1</sup> Not reported.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES—Concluded.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$927.57	\$1,667.03	\$2,059.46	\$1,227.50	\$4.00	\$3.16	\$5.42	\$3.23	324
		435.00	435.00			7.91	7.91	325
519.96	560.66	362.36	321.66	7.32	7.58	4.96	4.41	326
966.07	219.03	2,400.96	1,498.00	4.03	1.04	10.67	6.66	327
242.67	211.99	1,505.62	1,536.30	1.09	1.02	7.00	7.15	328
.70		1,111.42	1,112.12	.01		8.29	8.30	329
		812.75	812.75			10.29	10.29	330
80.00	97.63	360.88	343.25	(1)	2.27	8.39	7.98	331
		657.00	657.00			5.97	5.97	332
510.33	1,041.53	1,460.50	929.30	2.07	4.23	5.94	3.78	333
730.05	1,574.33	2,281.08	1,436.80	3.32	6.82	10.09	6.36	334
35.78	40.38	476.05	471.45	.39	.41	5.01	4.96	335
60.00	4.00	93.00	149.00	1.58	.09	2.27	3.63	336
2,475.58	2,848.54	847.75	474.79	26.34	28.20	8.65	4.84	337
294.47	213.87	676.40	733.00	2.34	1.72	5.41	5.86	338
3,010.00	3,324.00	1,132.00	818.00	31.35	33.92	11.67	8.43	339
864.75	593.41	839.36	1,110.70	6.45	4.50	6.31	8.35	340
51.49	22.68	735.55	764.36	.37	.26	6.51	6.76	341
1,365.98	897.39	2,738.25	3,206.94	3.06	1.74	5.68	6.65	342
80.96	52.26	5,908.44	5,937.14	.12	.07	8.36	8.40	343
4,024.92	5,333.27	48,226.14	29,936.54	10.62	12.15	117.91	73.20	344
300.00	300.00	4,708.72	4,708.72	.67	.86	11.77	11.77	345
357.60	317.05	247.45	288.00	3.58	3.17	2.47	2.88	346
458.86	174.84	352.98	637.00	7.65	1.84	4.53	8.17	347
1,371.61	1,846.88	5,226.55	4,151.28	2.32	3.07	8.77	6.97	348
817.61	849.81	512.40	480.20	7.86	7.78	4.79	4.49	349
410.87	588.76	2,951.08	2,763.10	.56	1.00	4.46	4.18	350

## DISABILITY, PERMANENT DISABILITY, AND DEATH OF MEMBER.

\$1,603.02	\$1,264.98	\$1,677.31	\$2,015.40	\$5.11	\$4.49	\$5.63	\$6.76	351
5,315.14	4,789.60	8,201.61	8,727.15	4.40	4.35	7.11	7.56	352
6,774.74	5,870.85	29,080.66	29,080.66	2.80	2.10	10.47	10.47	353
3,134.77	3,174.79	13,500.01	14,403.90	15.07	12.80	5.18	5.53	354
214.85	465.96	1,866.48	1,326.46	.93	2.09	5.99	5.82	355
144.38	415.80	1,657.72	1,406.61	1.72	1.72	7.30	6.20	356
(1)	817.77	1,520.22	1,104.42	.46	1.21	6.61	4.80	357
(1)	220.75	2,839.02	2,306.63		1.09	9.82	7.98	358
1,465.03	(1)	1,050.00	829.25	(1)	(1)	5.22	4.13	359
2,425.19	1,736.25	(1)	355.13	13.78	22.26	8.03	4.55	360
18.34	18,623.67	220,516.03	203,892.36	7.53	1.00	13.67	12.64	361
26,732.31	2,516.74	1,554.66	1,463.11	.04	6.62	4.43	4.17	362
1,896.41	835.30	10,776.54	11,175.24	4.34	1.22	18.06	19.47	363
719.93	36,043.13	103,466.08	94,154.26	6.13	5.46	10.21	14.76	364
1,617.31	1,207.45	827.09	1,006.06	4.47	4.47	3.84	4.06	365
170.00	793.21	323.81	280.08	6.15	9.67	3.27	2.63	366
445.83	2,474.26	9,552.70	8,695.75	.69	1.07	4.11	3.74	367
714.15	293.50	840.90	217.40	2.70	5.24	5.68	3.62	368
454.04	461.11	2,896.50	2,890.22	.82	.98	5.76	5.75	369
8,139.74	611.86	2,708.45	2,810.75	.76	.68	2.84	2.95	370
693.37	367.57	1,571.15	1,467.62	.98	.82	3.03	3.25	371
3,445.51	10,967.13	5,232.28	5,404.89	4.03	8.64	5.00	3.28	372
670.79	219.14	1,600.63	2,077.86	1.68	.65	3.92	5.09	373
859.21	5,155.72	4,281.75	2,571.54	3.36	4.86	4.11	2.47	374
1,350.29	1,407.31	68,746.80	62,338.99	(1)	(1)	(1)	(1)	375
5,199.01	3,955.69	6,908.50	3,223.70	.66	3.94	6.66	3.30	376
47,410.50	172.96	6,100.50	2,950.50	.88	.27	7.52	8.64	377
(1)	469.54	4,734.00	4,734.00	1.00	.82	6.08	8.76	378
251.78	4,791.65	6,559.82	6,967.18	5.14	5.80	7.14	7.58	379
535.76	53,180.24	16,227.84	10,477.80	23.45	24.68	7.77	5.02	380
225.35	(1)	14,000.00	(1)	(1)	(1)	(1)	(1)	381
118.52	195.05	819.50	876.23	1.55	1.30	5.06	6.41	382
	734.30	813.40	614.88	3.35	4.45	4.99	3.77	383
	173.00	1,064.65	1,137.00	.94	.79	4.72	4.94	384
	110.50	14,573.49	14,586.51	.13	.12	15.95	15.96	385

1 Not shown, as fund is not one year old.



TABLE XII.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVERAGES

## E.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY, DEATH

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
387	Carpets.....	185	182	184
388	Cereals.....	306	260	283
389	Express company.....	663	740	702
390	Furniture.....	194	202	198
391	Iron and steel, blast furnace.....	145	65	105
392	Iron and steel, rolling mill, etc.....	98	99	99
393	Iron and steel, rolling mill, etc.....	120	128	124
394	Iron and steel, rolling mill, etc.....	266	265	266
395	Locomotives.....	1,831	1,820	1,826
396	Mining, coal.....	42	40	41
397	Mining, coal.....	8,500	8,790	8,645
398	Mining, coal.....	145	95	120
399	Mining, coal.....	58	49	54
400	Mining, coal.....	295	290	293
401	Mining, coal.....	175	251	213
402	Mining, coal.....	207	50	129
403	Railway, street.....	966	1,143	1,065
404	Railway, street.....	249	345	297
405	Railway, street.....	530	500	545
406	Railway, street, and electric lighting.....	468	446	457
407	Railway, street, and electric lighting.....	143	135	139
408	Railway, street, and electric lighting.....	933	920	927
409	Rubber goods.....	100	60	80
410	Store, department.....	2,272	2,350	2,311
411	Stoves and ranges.....	117	126	122

## F.—FUNDS PAYING BENEFITS ON

412	Agricultural implements.....	137	150	144
413	Collars, cuffs, and shirts.....	1,282	1,506	1,394
414	Cotton goods.....	1,019	1,003	1,011
415	Cotton goods.....	206	203	205
416	Electric light and power.....	727	808	768
417	Gas.....	1,056	1,028	1,042
418	Gas and electric light.....	.....	238	238
419	Lime.....	664	549	607
420	Railroad, steam (office only).....	720	746	733
421	Railway, street.....	1,371	1,411	1,391
422	Railway, street.....	2,990	2,980	2,985
423	Silk.....	1,640	1,402	1,521
424	Steamship employees.....	369	342	356

## G.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY,

425	Cement.....	794	451	623
426	Enamelled and stamped ware.....	353	355	354
427	Iron and steel, rolling mill, etc.....	750	800	775
428	Iron and steel, rolling mill, etc.....	717	838	778
429	Iron and steel, rolling mill, furnaces, etc.....	4,391	7,460	5,926
430	Iron and steel, rolling mill, furnaces, etc.....	715	644	680
431	Iron and steel, rolling mill, furnaces, etc.....	436	429	433
432	Railway, street.....	287	302	295
433	Steamship employees.....	116	116	116

<sup>1</sup> Including investments.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Continued.

## OF MEMBERS, DEATH OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS.

Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
		\$1,556.50	\$1,556.50			\$8.46	\$8.46	387
\$1,323.82	\$1,317.82	3,566.08	3,572.08	\$4.33	\$5.07	12.60	12.62	388
1,498.05	2,875.26	2,875.26	8,051.85	2.26	3.89	13.43	11.47	389
58.10	301.90	606.90	451.10	.29	1.49	3.52	2.28	390
278.00	250.30	607.00	634.70	1.92	3.85	5.78	6.04	391
169.06	330.68	1,160.07	998.45	1.73	3.34	11.72	10.09	392
200.83	198.32	1,478.00	1,490.51	1.67	1.55	11.92	11.94	393
1,613.90	1,005.87	1,479.35	2,087.38	6.07	3.80	5.56	7.85	394
1,498.42	2,369.54	7,653.62	6,882.50	.82	1.25	4.19	3.77	395
48.50	177.50	239.00	110.00	1.15	4.44	5.83	2.68	396
12,532.72	17,544.86	50,527.85	45,515.71	1.47	2.00	5.84	5.26	397
75.00		365.00	440.00	.52		3.04	3.67	398
10.00	72.50	293.50	231.00	.17	1.48	5.44	4.28	399
728.99	467.49	1,680.00	1,941.50	2.47	1.61	5.73	6.63	400
394.88	707.38	1,080.50	778.00	2.26	2.82	5.12	3.65	401
322.13	511.13	903.15	714.15	1.56	10.22	7.00	5.54	402
1,545.40	3,537.91	18,428.96	16,436.45	1.57	3.10	17.30	15.43	403
834.73	1,627.12	4,071.00	3,378.61	3.35	4.43	13.71	11.38	404
5,398.78	6,519.31	4,465.27	3,344.74	10.19	11.64	8.19	6.14	405
1,391.98	2,244.53	6,243.75	5,391.20	2.97	5.03	13.66	11.80	406
614.44	494.31	1,712.50	1,832.63	4.30	3.66	12.32	13.18	407
8,126.07	6,616.70	18,690.64	15,487.51	8.71	7.19	20.16	16.71	408
90.00	65.00	355.00	380.00	.90	1.08	4.44	4.75	409
1,011.46	1,801.94	6,405.96	5,615.48	.45	.77	2.77	2.43	410
788.82	710.97	796.67	874.52	6.74	5.64	6.53	7.17	411

## ACCOUNT OF DEATH OF MEMBERS ONLY.

\$752.20	\$1,004.70	\$356.50	\$104.00	\$5.49	\$6.70	\$2.48	\$0.72	412
1,073.90	1,262.50	4,399.74	4,191.14	.84	.83	3.13	3.01	413
17,122.30	6,813.35	1,688.05	1,997.00	6.99	6.79	1.67	1.98	414
1,650.33	2,133.14	587.81	75.00	8.01	10.51	2.72	.37	415
2,174.04	5,211.58	4,767.80	1,730.26	2.99	6.45	6.21	2.25	416
2,995.66	4,469.86	3,360.70	1,886.50	2.84	4.35	3.23	1.81	417
563.31	65.02	1,500.27	1,435.25	.....	.27	6.30	6.03	418
1,020.26	108.26	1,249.82	1,704.97	.85	.20	2.06	2.81	419
.....	893.11	4,859.25	4,986.40	1.42	1.20	6.63	6.80	420
3,685.65	1,161.10	8,286.83	8,286.83	.....	.....	5.96	5.96	421
54.65	132.55	12,512.00	15,036.55	1.23	.39	4.19	5.04	422
1,691.40	1,170.89	5,775.90	5,000.00	.03	.09	.38	.38	423
.....	.....	5,148.64	5,668.15	4.58	3.42	14.46	15.92	424

## PERMANENT DISABILITY, DEATH OF MEMBERS, AND DEATH OF MEMBERS' WIVES.

\$1,882.65	\$1,021.46	\$3,728.45	\$4,589.64	\$2.37	\$2.26	\$5.98	\$7.37	425
1,996.29	1,204.97	2,270.15	3,061.47	5.66	3.39	6.41	8.65	426
5,654.67	6,360.31	5,401.90	4,696.26	7.54	7.95	6.97	6.06	427
1,981.10	5,154.59	6,095.89	2,922.40	2.76	6.15	7.84	3.76	428
7,216.17	7,381.44	24,719.24	24,553.97	1.64	.99	4.17	4.14	429
2,637.80	4,153.99	4,233.98	2,716.79	3.69	6.45	6.23	4.00	430
1,251.00	2,061.78	2,765.50	1,954.72	2.87	4.81	6.39	4.51	431
849.26	1,244.73	2,368.55	1,973.08	2.96	4.12	8.03	6.69	432
7,034.48	7,462.29	4,268.20	3,840.39	60.64	64.33	36.79	33.11	433

TABLE XHL.—CASH ON HAND, TOTAL INCOME, AND TOTAL DISBURSE-  
FUNDS, WITH AVERAGES

## H.—FUNDS PAYING BENEFITS ON ACCOUNT OF DEATH OF MEMBERS.

Fund number.	Industry.	Membership of fund.		
		At beginning of year.	At end of year.	Mean.
424	Carpets, etc.....	209	312	306
425	Express company.....	298	320	308
426	Express company.....	765	842	804
427	Express company.....	1,394	1,466	1,425
428	Mining, coal.....	243	287	265
429	Mining, coal.....	112	120	116
440	Mining, coal.....	132	124	128
441	Mining, coal.....	73	81	77
442	Mining, coal.....	198	178	188
443	Mining, coal.....	97	74	86
444	Mining, coal.....	243	255	249
445	Stoves and ranges.....	( <sup>1</sup> )	107	107
446	Watch cases.....	665	650	662

I.—FUNDS PAYING BENEFITS ON ACCOUNT OF TEMPORARY DISABILITY,  
WIVES, AND DEATH OF

447	Enameled and stamped ware.....	76	72	74
448	Foundry.....	317	246	282
449	Iron and steel, rolling mill, etc.....	466	416	441
450	Iron and steel, rolling mill, furnaces, etc.....	146	146	146
451	Iron and steel, rolling mill, furnaces, etc.....	180	140	135
452	Mining, coal.....	790	805	798

## J.—MISCELLANEOUS GROUP.

453	Correspondence schools, etc.....	460	530	495
454	Cotton goods.....	1,100	1,282	1,191
455	Cotton goods.....	890	1,147	1,019
456	Cotton goods.....	657	664	676
457	Machinery.....	1,691	2,067	1,879
458	Mining, coal.....	14,792	16,553	15,673
459	Optical goods.....	<sup>2</sup> 3	<sup>2</sup> 4	<sup>2</sup> 4
460	Railway, street.....	( <sup>2</sup> )	<sup>2</sup> 2	<sup>2</sup> 2
461	Woolen goods.....	<sup>2</sup> 14	<sup>2</sup> 12	<sup>2</sup> 13

<sup>1</sup> For three months only.<sup>2</sup> Not reported.<sup>3</sup> Superannuation pensioners.

## MENTS FOR BENEFITS, ADMINISTRATION, ETC., OF ESTABLISHMENT PER MEMBER—Concluded.

## DEATH OF MEMBERS' WIVES, AND DEATH OF OTHER DEPENDENTS.

● Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	Average per member of fund of—				Fund number.
At beginning of year.	At end of year.			Cash on hand.		Total income during year.	Total disbursements for benefits, administration, etc., during year.	
				At beginning of year.	At end of year.			
\$1,811.08	\$2,173.43	\$1,019.00	\$656.65	\$6.06	\$6.97	\$3.33	\$2.15	434
1,647.72	2,134.76	1,296.34	809.30	5.57	6.67	4.21	2.63	435
2,981.24	3,014.41	2,691.42	2,658.25	3.90	3.58	3.35	3.31	436
9,577.89	9,606.14	4,859.00	4,831.75	6.92	6.55	3.41	3.39	437
1,519.11	1,477.29	1,238.54	1,280.36	12.14	11.66	1.90	1.06	438
99.29	151.54	278.00	225.75	.89	1.26	2.40	1.95	439
126.13	210.17	272.79	188.75	.96	1.69	2.13	1.47	440
165.75	294.00	196.75	68.50	2.27	3.63	2.56	.89	441
670.85	957.60	684.75	398.00	3.39	5.38	3.64	2.12	442
77.88	51.72	254.85	281.01	.80	.70	2.96	3.27	443
127.35	-----	297.00	718.10	.52	-----	1.19	2.88	444
297.25	299.25	360.50	358.50	(*)	2.80	3.37	3.35	445
1,852.57	643.16	11,996.82	5,396.23	2.79	.98	18.12	8.15	446

## PERMANENT DISABILITY, DEATH OF MEMBERS, DEATH OF MEMBERS' OTHER DEPENDENTS.

\$155.90	\$144.00	\$887.00	\$898.90	\$2.05	\$2.00	\$11.99	\$12.15	447
5.69	20.61	4,126.50	4,111.58	.02	.08	14.63	14.58	448
.08	.76	6,854.24	6,853.56	-----	-----	15.54	15.54	449
150.00	150.00	1,806.45	1,806.45	1.03	1.03	12.37	12.37	450
195.76	196.76	1,549.00	1,548.00	1.51	1.41	11.47	11.47	451
2,687.19	1,476.52	3,153.35	4,364.02	3.40	1.83	3.95	5.47	452

## PAYING BENEFITS AS INDICATED.

\$346.19	\$193.81	\$2,575.30	\$2,727.68	\$0.75	\$0.37	\$5.20	\$5.51	453
5,553.41	6,140.34	2,143.25	1,556.32	5.05	4.79	1.80	1.31	454
3,885.60	3,442.86	1,954.81	2,397.55	4.37	3.00	1.92	2.35	455
2,002.67	2,196.72	996.55	802.50	3.05	3.17	1.47	1.19	456
6,641.95	7,167.41	12,197.13	11,671.67	3.93	3.47	6.49	6.21	457
39,490.33	49,384.15	104,935.20	91,108.06	2.67	2.98	6.70	5.81	458
1,611.64	7,224.69	6,641.05	1,028.00	* 637.21	* 1,806.17	* 1,660.26	* 257.00	459
-----	-----	480.00	480.00	-----	-----	* 240.00	* 240.00	460
-----	-----	2,584.41	2,584.41	-----	-----	* 198.80	* 198.80	461

\* Per pensioner.

\* Superannuation and permanent disability pensioners.



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**CHAPTER V.**

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**HOSPITAL FUNDS.**

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## **CHAPTER V.**

### **HOSPITAL FUNDS.**

#### **INTRODUCTION.**

Reports were obtained from 18 hospital funds. The hospital funds differ from other funds considered in this report in that the benefit consists not in a cash payment but in the treatment of the beneficiary in a hospital provided by the fund.

The industries represented and the number of reports covering them are: Steam railroads, seven; mining iron and coal, three; lumber, two; iron and steel rolling mill and mining, mining and smelting copper, manufacturing matches, manufacturing powder, fish catching and canning, street railroad, one schedule each.

Of these 18 funds, one is incorporated, 14 are not incorporated, and three give no information on the question of incorporation. In only one case is the custodian of the funds bonded as such.

Twelve of the funds are administered by the establishments, two by the employees, and four jointly. In every case, however, the moneys are in the custody of the establishment.

Fifteen establishments require employees to become members of the fund; three do not. There is no age limit for admission to 16 funds. Two funds limit membership to those 14 and under 60 years of age. Two funds require a medical examination, three specify that an employee must be in good physical condition to become a member, and 13 have no requirement as to health conditions.

The clerical force is excluded from four funds and females from one fund, on the ground that their occupations are nonhazardous. One fund excludes temporary employees, and three funds exclude such employees as are not on the companies' lines and accessible to fund hospitals and physicians. In one fund Japanese laborers are excluded. In the other funds no class of employees is excluded from benefits.

In none of these funds do members retain any of the benefit rights on leaving the employ of the establishments.

There is a wide range in dues covering the same benefits. For instance, there is a range of from \$1.80 to \$21.60 per year for hospital service or home treatment for members, members' wives, and other dependents.

Disregarding additional benefits provided for in a few instances, the dues for hospital or home treatment are \$6 per year in seven



funds, \$12 per year in three, \$1.80 per year in one fund, \$4.80 per year in one fund, \$13 per year in one fund, \$12 for adults and \$6 for minors in one fund, and \$21.60 for married and \$16.20 for single men in one fund. One fund bases the dues on hazard, the three classes paying \$12, \$9, and \$6 per year, respectively. In two funds the dues are based on monthly wages. In the first, those earning less than \$100 per month pay \$3, and those earning over that amount per month pay \$6 per year; in the second, those earning \$40 and under pay \$4.80, those earning over \$40 and under \$75 pay \$6, those earning \$75 and under \$90 pay \$9, and those earning \$90 and over pay \$12 per year. In 12 funds members are relieved from the payment of contributions when disabled and in receipt of benefits, in four they are not so relieved, and in two cases this information is not reported.

In none of the 18 funds is there a system of reimbursement of contributions to members who leave the employ of the establishments or withdraw from the funds.

In 17 funds the dues are paid monthly, and in one fund semi-monthly. Generally the dues are deducted from wages, and in some instances they are collected in advance.

All 18 funds provide hospital treatment for sick and disabled members; two, however, condition treatment to serious cases, and one specifies that disability shall have been incurred while on duty.

Fourteen funds provide for treatment at homes of members in lieu of hospital treatment, should they so select, and one fund allows a weekly cash payment to members when treated at home instead of at hospital.

Six funds, in addition to hospital service and home treatment of members, extend the same benefits to members' wives and other dependents free of charge, and one fund extends this privilege at cost.

Three of the funds defray burial expenses in cases of necessity, one limiting the amount to \$25 each, one to \$50, and one having no limitation reported. Two funds pay funeral expenses of members who die from natural causes, another fund pays such expenses of members who die in fund hospital, the amount being limited to \$50 each. One fund limits the funeral expenses to \$17.50 each.

Fourteen funds provide hospital service and medical treatment without limitation as to period, one fund limits treatment to 90 days, one to three months in incurable cases, one limits the hospital treatment to six months or home treatment to 12 months, and one limits hospital treatment to four months, which may be extended with the consent of the surgeon in charge or the board of directors. In 14 funds benefit rights begin with membership, while in four the right to participate in benefits begins one, three, seven and 10 days, respectively, after admission.

Benefit rights are forfeited in 11 funds if the disability is due to venereal disease, in one fund if due to carelessness or negligence on the part of the member. In some of the funds disability due to intemperance or disorderly conduct results in forfeiture of benefit rights. Seven funds have no provision as to forfeiture of benefit rights.

## DESCRIPTION OF INDIVIDUAL FUNDS.

### COLORADO MIDLAND RAILWAY HOSPITAL FUND.

The Colorado Midland Railway Company has a benefit fund called the Colorado Midland Railway Hospital Fund; it is not incorporated. The number of employees of the company at the close of the fiscal year ending June 30, 1906, was 1,050. The number of members in the fund at the date named was 1,025. The benefit fund was instituted by the company in 1897. The office of the fund is located at Denver, Colo.

**ADMINISTRATION.**—The benefit fund is managed by the company and its affairs are administered by the chief surgeon, cashier, general manager, and auditor of the company. These officers are appointed annually by the company, no bond being required in connection with their relation to the fund. The moneys of the fund are deposited in bank, subject to warrants signed by each of the above designated officers, and the accounts are audited monthly by the company's auditor.

**CONDITIONS OF MEMBERSHIP.**—The employees of the company are not compelled to become members of the fund. There is no age limitation as to entrance into the service of the company, nor is admission to membership in the benefit fund conditioned upon age, physical condition, or length of period of employment. The only employees of the company excluded from membership in the fund are those not accessible to the company's physicians. Membership in the fund terminates when a member leaves the company's employ.

**FEES, DUES, AND ASSESSMENTS.**—The dues are \$6 per year, payable monthly, and there are no assessments. The only income other than receipts from dues is the interest accruing on the fund deposits. During the fiscal year 1906 the amount of interest was \$873.34. If a member works less than fifteen days in the month his payment to the fund is reduced to twenty-five cents. Members who are disabled and receiving benefits are relieved from payment of dues, provided they are not drawing pay. There is no provision for refunding dues to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital service or necessary medicine for those of its members who are temporarily disabled through accident or sickness. The right to receive hospital

treatment begins with admission to membership in the fund, but no treatment is given if the disability be due to venereal disease, immorality, or intemperance. The number of members receiving treatment during the fiscal year was 1,228 and the number of cases was 1,448. The aggregate number of days of treatment was 4,200. The number of employees and hence of members fluctuates greatly during the year.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund during the fiscal year ending June 30, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$6,207. 07
Dues .....	6,756. 65
Interest on deposits.....	873. 34
Total.....	13,837. 06

**DISBURSEMENTS.**

Hospital service and medical attendance .....	6,473. 76
Cash on hand at end of fiscal year.....	7,363. 30
Total.....	13,837. 06

**DENVER AND RIO GRANDE RAILROAD COMPANY'S EMPLOYEES' RELIEF ASSOCIATION.**

The name of the benefit fund associated with the Denver and Rio Grande Railroad Company is the "Denver and Rio Grande Railroad Company's Employees' Relief Association;" it is incorporated. The number of employees of the company and the number of members in the benefit fund at the close of the fiscal year ending December 31, 1906, was 9,882. The number of employees and hence of members fluctuates greatly during the year. The fund was established in 1888. The office of the fund is located at Denver, Colo.

**ADMINISTRATION.**—The benefit fund is managed by the company and the employees jointly, its affairs being administered by a board of trustees. The board, consisting of 11 members, all of whom are in the company's employ, serves for one year. Six members are elected by the employees, and the remaining 5 are designated by the general manager of the company. The treasurer of the company is ex officio treasurer of the fund. These officers are not bonded. The moneys of the fund are held separate from the company's general moneys by the treasurer and are disbursed by him under direction of the board of trustees upon orders signed by the chairman and attested by the secretary. The benefit accounts are audited monthly by the company's auditing department.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees of the company are required to become members of the fund. There is no age

limitation as to entrance into the service of the company, but it is necessary to pass a physical examination in order to be admitted to membership in the fund. Membership in the fund expires with separation from the service of the company.

**FEES, DUES, AND ASSESSMENTS.**—The membership dues are \$6 per year, payable monthly by deduction from the wages of the members. If a member works less than half time in any one month, he is required to pay one-half dues for such month, and if he does no work at all he is relieved from payment of dues during such period. There are no assessments. The company from time to time has made contributions to the fund; for example, in 1901 it contributed \$15,000 to rebuild the benefit fund hospital. There is no provision for refunding contributions to members who leave the service of the company.

**DISABILITY BENEFIT.**—The association provides hospital service, or, when practicable, medical treatment at home or at the office of the medical staff for employees of the company disabled through accident or sickness. Members are relieved from payment of dues when disabled and under treatment.

The benefit right begins immediately upon admission to membership in the fund and continues as long as the disability lasts. Right to benefit is forfeited in all cases where the disability is due to chronic disease, venereal disease, or disease contracted prior to entering the service of the company, and where sickness and disability results from intoxication or the intemperate use of stimulants or narcotics. The number of persons receiving treatment during the fiscal year ending December 31, 1906, was 6,036. The number of cases during the year was 15,944, and the aggregate number of days of treatment during the fiscal year was 36,300.

**DEATH BENEFIT.**—In case of extreme need a sum limited to \$25 is allowed for the funeral expenses of a deceased member. Right to the death benefit is established immediately upon admission to membership in the fund. Death benefit is forfeited in cases where death results from intoxication, the intemperate use of stimulants, narcotics, or by the hand of justice. The number of funeral benefits during the fiscal year was 6, and the expenditure was \$150.

**INSTITUTIONS.**—The fund maintains a hospital at Salida, Colo., and hires rooms in the first-class hospitals along the lines of the Denver and Rio Grande Railroad Company for the treatment of its members.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of fiscal year.....	\$5, 403. 45
Dues.....	63, 520. 77
Total.....	68, 924. 22

## DISBURSEMENTS.

Hospital service.....	\$57,971.24
Funeral benefits.....	150.00
Cash on hand at end of fiscal year.....	10,802.98
Total.....	68,924.22

## ILLINOIS CENTRAL RAILROAD HOSPITAL ASSOCIATION.

This association has for its object the proper care and treatment of such sick and wounded employees of the Illinois Central Railroad as are connected with the Louisville and Nashville divisions, and that portion of the Tennessee division between Paducah and Memphis, including Memphis. The hospital and office are at Paducah, Ky.

**ADMINISTRATION.**—Its affairs are administered by a board of thirteen directors, constituted as follows: The general superintendent, southern lines, who shall be chairman of the board; the assistant chief surgeon, Paducah, Ky.; superintendent, Louisville division; superintendent, Tennessee division; superintendent, Nashville division; the road master, Louisville division; the road master, Tennessee division; the master mechanic, Paducah shops; one employee each from the transportation, machinery, and road departments; and two employees from the shops. The five employees "shall be elected annually by the other eight members of the board, and shall be so selected as to represent as nearly as possible all employees." The chief surgeon of the company appoints the surgeon in charge, who has entire charge of the hospital subject to the approval of the board of directors. The local treasurer of the company at Chicago is the treasurer of the association, and is bonded in the sum of \$10,000. The treasurer pays all vouchers certified to by the surgeon in charge and approved by the chief surgeon of the company. The auditor of disbursements acts as the auditor of the association.

**CONDITIONS OF MEMBERSHIP.**—All officers and employees in the territory covered by the three divisions as described above, except those of known disability or suffering from chronic disease, are required to become members of the association. Persons in authority employing men who, with reasonable effort, could have been discovered as unfit for membership are held responsible to the association for the care of such persons. Any member of the association leaving the service of the company ceases at once to participate in the benefits of the association.

**FEES, DUES, AND ASSESSMENTS.**—The hospital is supported by monthly assessments upon the members as follows: Employees receiving \$40 per month and under, 40 cents; employees receiving over \$40 per month and under \$75, 50 cents; employees receiving \$75 per month and under \$90, 75 cents; employees receiving \$90 per

month and over, \$1. Assessments of employees who work less than a month are made in the following manner: Those who work less than four days are not considered as regular employees and are not assessed or entitled to any of the benefits of the hospital, except in case of injury; those who work four days and less than 13 days are assessed one-half of the amount due from the class to which they belong; and those who work 13 days or more are assessed the full amount.

**DISABILITY BENEFIT.**—All members of the association are entitled to free medical and surgical attendance, medicine, board, and nursing at the hospital while disabled, whether by sickness or injury, unless such disability arises from venereal diseases. All sick or injured employees must be sent to the hospital as soon as they are able to go, in the judgment of the local surgeon, but they may receive treatment at home with the approval of the surgeon in charge. If they refuse to go to the hospital when ordered, they must assume the expense of treatment. Contagious disease and pneumonia cases can not be sent to the hospital, but must be treated in the locality in which they occur. Members are not permitted to remain in the hospital or to receive treatment at the expense of the association for a period exceeding four months without the consent of the surgeon in charge or of the board of directors. Any member of the association desiring medical or surgical treatment must bring with him, from the person by whom he is directly employed, the regular certificate stating that he is entitled to the benefits of the association. This certificate must show the time, place, and circumstances of his injury or illness, and it must be given to the nearest local surgeon, who will afford such treatment as may be required or forward him to the hospital. Any member who is afflicted with a chronic disease, which is liable to make him a burden upon the association to an extent unjust to other members, may be dropped from the assessment roll upon recommendation of the surgeon in charge. Employees who become intoxicated while at the hospital, or who become insubordinate or disobey the rules, may be discharged from the hospital by the surgeon in charge, and the fact should be reported to the board of directors at its next meeting. By authority of the surgeon in charge \$17.50 may be allowed for burial purposes in the case of the death of a member of the association. The total number of persons who received treatment during the fiscal year was 12,454. A member whose condition requires it, in the judgment of the surgeon in charge, may be assigned to a private ward for the use of which he will not be charged. Members desiring the use of a private ward under other circumstances will be charged at the rate of \$1 per day for its use.

At the discretion of the surgeon in charge passengers sick or injured, express messengers, mail agents, news agents, or others whose duties require them to ride upon the train, may be treated at the hospital at their own expense, if they so desire. In case the Illinois Central Railroad Company sends sick or injured passengers or others to the hospital, including employees not eligible to membership in the association, the expense of such care and treatment will be borne by the Illinois Central Railroad Company. No private patient will be received in the hospital to the discomfort of members therein.

#### **OREGON SHORT LINE RAILROAD COMPANY MEDICAL DEPARTMENT AND HOSPITAL FUND.**

This fund was instituted in 1906, and is maintained for the benefit of contributing employees of the Oregon Short Line Railroad Company; it is not incorporated. The number of employees at the close of the fiscal year ending July 31, 1906, was approximately 7,500; of this number about 5,000 held membership in the fund. The hospital and office are located in Salt Lake City, Utah.

**ADMINISTRATION.**—The railroad company controls the fund, its affairs being administered by the general manager and the chief surgeon. The treasurer of the company takes charge of all money collected for the fund, and pays it out only upon bills which have been approved by the chief surgeon and the general manager. The accounts are audited monthly by the auditors of the company.\* Applications for treatment must be signed by the officer or foreman in charge of the department in which the applicant is employed. Benefits are guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All employees are required to become members, except "foreign agents, their clerks and assistants at cities and towns not on the line of the railroad company, and mail carriers at stations where carrying the mail is the only duty performed by them for the company," and Japanese laborers. The maximum service entrance age is 45, and a physical examination is required. When an employee leaves the service of the company he ceases to have any rights to the benefits of the fund, and superintendents and foremen are positively forbidden to issue "recommendations for treatment" to such persons. Furloughed and suspended members are not entitled to benefits.

**FEES, DUES, AND ASSESSMENTS.**—The hospital fund is supported by monthly assessments, deducted from the pay of each member, at the rate of 40 cents per month or fraction thereof. Contributions are not collected for time off duty on account of sickness or injury after the month in which a disablement commences.

**DISABILITY BENEFIT.**—All members of the fund are entitled to free medical and surgical attendance, medicine; and board and nursing at the company hospital while disabled, whether by sickness or injury; but employees who are sick from venereal diseases, or as the result of intemperance or other vicious habits, or who are injured in a fight or brawl, will not be entitled to aid from the hospital fund. Hospital treatment will also be provided at such hospitals as may be designated or are under contract with the department. Patients will not be permitted to remain in the hospital at the expense of the fund longer than necessary for a complete recovery and not for a period exceeding 90 days without special permission from the chief surgeon. In a city or town where there is a company surgeon any employee, by presenting an order for treatment properly filled out, may obtain, free of charge, medical or surgical treatment at his home or at the office of the surgeon; but board of the employee will be paid only when he goes to the company hospital. Cases that require special care and nursing, or that have not proper facilities at their homes for satisfactory treatment, can be sent to the hospital. Board and nursing will not be furnished outside of the hospital.

Employees who have chronic diseases, the treatment of which would render them a burden to the fund, can not receive treatment free for their chronic troubles, but will be entitled to other treatment provided by the fund. Employees are entitled to free vaccination, but the department can not give treatment to employees afflicted with such diseases as smallpox, yellow fever, bubonic plague, or any contagious or infectious diseases subject to federal, state, county, or municipal quarantine; and the department can not give hospital care in cases of diphtheria, measles, scarlet fever, and mumps, owing to danger of these diseases spreading to other sick and injured employees in the hospital, but will give residence treatment and medicines in such cases. Employees injured by accident when not in the line of their duties are also entitled to the benefits of the fund, providing such accidents are not the result of drunkenness or unlawful conduct. Nurses or watchers other than those employed in the hospital will not be furnished at the expense of the fund. Company surgeons are not required to attend sick employees outside of the city or town in which they reside, but may be called in cases of injury to any point within the district covered by their contract. At any point where company surgeons are located, but where employees prefer to employ their own doctors, the bills of such doctors will not be paid from the fund; nor will medicines prescribed by them be furnished at the expense of the fund. The hospital fund can be used for the burial of deceased employees in cases of emergency—as death



by accident, or death from natural causes where there is great destitution. In the latter case a sum not to exceed \$25 will be granted. In case of death by accident a sum not to exceed \$50 will be allowed.

The total number of persons receiving treatment was 3,600, covering 4,500 cases. The aggregate number of days of treatment during the fiscal year was 15,000.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending July 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$3,911. 24
Assessments.....	32,388. 74
Total.....	36,299. 98

#### DISBURSEMENTS.

Physicians, nurses, etc.....	9,999. 92
Other expenses.....	3,918. 44
Paid to 4 hospitals (1,350 members given service therein).....	11,916. 01
Cash on hand at end of fiscal year.....	10,465. 61
Total.....	36,299. 98

#### SAN ANTONIO AND ARANSAS PASS RAILWAY COMPANY HOSPITAL FUND.

The San Antonio and Aransas Pass Railway Company operates a benefit fund designated as "The Hospital Fund;" it is not incorporated. The number of employees of the company and the number of members in the benefit fund at the close of the fiscal year ending June 30, 1906, was 1,807. The fund was instituted in 1894. The office is located at San Antonio, Texas.

**ADMINISTRATION.**—The fund is managed by the company, and its affairs are administered by the company's auditor and the medical director. These officers are appointed annually by the company, and they serve without bond. The auditor is responsible for the proper administration of the fund. The fund accounts are not audited. Benefit payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All the eligible employees of the company are required to become members of the fund. There is no age limitation as to entrance into the service of the company. Good physical condition is requisite to membership in the fund. Membership expires with the termination of the service of such employee with the company, but benefit rights may be retained during an employee's furlough or suspension from employment.

**FEES, DUES, AND ASSESSMENTS.**—The membership dues are \$6 per year, payable monthly in advance. There are no assessments, and

there is no supplementary income to the fund. Members are relieved from payment of contributions while disabled and in receipt of benefits. There is no provision for refunding contributions to members who leave the employ of the company. When a deficiency in the fund has occurred it has been met by the company.

**DISABILITY BENEFIT.**—The fund provides hospital service or medical treatment for those of its members temporarily disabled through accident or sickness. The benefit right begins one day after admission to membership in the fund and is not conditioned upon the duration of disability. Beneficiaries are required to take proper care of themselves. If discharged by the company all benefit rights cease. The number of cases of treatment during the fiscal year ending June 30, 1906, was 1,320. The aggregate number of days of treatment during the year was about 17,000.

**DEATH BENEFIT.**—The fund provides for the burial of members in cases of death from natural causes. During the fiscal year burial expenses were paid for 2 members.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending June 30, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$1, 609. 67
Dues.....	11, 572. 25
Total.....	13, 181. 92

**DISBURSEMENTS.**

Disbursements during the year.....	9, 917. 07
Cash on hand at end of fiscal year.....	3, 264. 85
Total.....	13, 181. 92

**TEXAS AND PACIFIC HOSPITAL FUND.**

The Texas and Pacific Railway Company has a benefit fund designated "The Texas and Pacific Hospital Fund;" it is not incorporated. The number of employees of the company and the number of members in the fund at the close of the fiscal year ending December 31, 1906, was 10,470. The fund was instituted in 1894. The office of the fund is located at Dallas, Texas.

**ADMINISTRATION.**—The fund is managed by the company and its affairs are administered by the auditor and the medical director. These officers are appointed annually by the company, and they serve without bond. The safeguarding of the funds is intrusted to the auditor. Benefit payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees of the company are required to become members of the fund. There is no age

limitation for entrance into the service of the company. The employee must be in good physical condition at the time of admission to membership in the fund. Membership expires with the termination of the service of such employee with the company, but benefit rights are retained during periods of furlough or suspension from employment, conditioned upon payment of fund obligations.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. Dues are based upon wages, as follows: Employees earning less than \$100 a month pay \$3, and those earning over \$100 a month pay \$6 a year, payable monthly in advance. No dues are collected from an employee whose earnings amount to less than \$5 during a month. Members are relieved from payment of contributions during periods of disability. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital treatment for its members in cases of serious disability, and for medical treatment at home in cases of minor disability resulting from accident or sickness. The right to receive hospital treatment begins three days after admission to membership in the fund, and the treatment continues as long as the disability lasts. If a member is discharged by the company for cause, or if the disability is the result of negligence or carelessness on the part of the member, the benefit right is forfeited. During the fiscal year ending December 31, 1906, there were 2,771 cases of treatment. The aggregate number of days of treatment during the year was 28,563.

**DEATH BENEFIT.**—The fund provides for burial expenses of its members in cases where death results from natural causes. Membership of three days in the fund establishes title to death benefits. In case of death from natural cause, the burial expenses are paid out of the fund. Death benefits are forfeited on account of negligence or carelessness on the part of the member. The number of death benefits paid during the fiscal year ending December 31, 1906, was 19.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$14, 271. 80
Dues.....	32, 784. 00
<b>Total.....</b>	<b>47, 055. 80</b>

#### DISBURSEMENTS.

Disbursements during the fiscal year.....	30, 095. 83
Cash on hand at end of fiscal year.....	16, 959. 97
<b>Total.....</b>	<b>47, 055. 80</b>

## UNION PACIFIC HOSPITAL FUND.

The Union Pacific Railroad Company has a benefit fund designated "The Union Pacific Hospital Fund;" it is not incorporated. The number of employees of the company at the close of the fiscal year ending June 30, 1907, was 25,139, of which 24,835 were males and 304 females, and the number of members in the fund at that date was 24,915, including 304 females. The fund was established in 1905. The office of the fund is located at Omaha, Nebr.

**ADMINISTRATION.**—The fund is managed by the company and its affairs are administered by an officer called the chief surgeon and manager, who is also the chief surgeon of the company; and he is appointed annually by the company. He is not bonded as an officer of the fund. The moneys of the fund are under the control of the company subject to warrants from the proper officials, and the accounts are audited monthly by the auditing department of the company. The payment of benefits is guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All employees of the company, except such officers of the company, their assistants, the clerks, station mail carriers, and telegraphers as are stationed at cities and towns not located on the company's line, are required to become members of the fund. The classes named are excluded from membership. The age limitation for entrance into the service of the company is 35 years for inexperienced and 45 years for experienced employees, and applies only to the operating department. An employee must be in good physical condition to be admitted to membership in the fund. Membership in the fund can not be retained by any one after he leaves the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—Membership dues are \$6 per year, payable monthly by deduction from wages of the members. There are no assessments, and there is no supplementary income to the fund.

Members are relieved from the payment of contributions when disabled and in receipt of benefits. There is no system of refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital treatment, or medical treatment at home or at the offices of the fund surgeons, medicine, surgical dressings, artificial limbs, etc., for members, and hospital service at actual cost for the dependent relatives of members. Title to benefit is established immediately upon admission to membership in the fund. Not more than 6 months' continuous hospital treatment and not more than 1 year's continuous treatment at home will be given unless authorized by the chief surgeon. This right is forfeited in case the disability is due to venereal disease, intemperance, vicious habits, and to injuries received in a fight or brawl, or unlawful acts; and, also, in all cases of contagious or infectious

diseases subject to quarantine, and in chronic diseases that existed before entering the employ of the company.

The number of cases treated during the fiscal year ending June 30, 1907, was 29,733. The number of visits, consultations or treatments was 99,720.

**DEATH BENEFIT.**—A burial benefit not to exceed \$50 is allowed on the death of a member in hospital, and is customarily paid one day after notification. Of the members of the fund 150 died during the fiscal year, but of these only 27 died in hospital. The cost of the 27 death benefits paid was \$1,170.

The fund provides for hospital accommodation at the following hospitals: Edmundson Memorial Hospital, Council Bluffs, Iowa; St. Joseph Hospital, Omaha, Nebr.; St. Mary's Hospital, Columbus, Nebr.; St. Francis Hospital, Grand Island, Nebr.; St. Joseph's Hospital, Kansas City, Mo.; St. Margaret's Hospital, Kansas City, Kans.; Mercy Hospital, Denver, Colo.; St. John's Hospital, Cheyenne, Wyo.; Wyoming General Hospital, Rock Springs, Wyo.; and Ogden General Hospital, Ogden, Utah.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending June 30, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$24, 939. 43
Dues.....	137, 081. 98
Total.....	162, 021. 41

#### DISBURSEMENTS.

Hospital service and medical treatment.....	124, 842. 06
Burial benefits.....	1, 170. 00
Cash on hand at end of fiscal year.....	36, 009. 35
Total.....	162, 021. 41

### THE PORTLAND RAILWAY COMPANY.

This is an electric railway, light, and power company, located at Portland, Oreg. In 1903 the company instituted a hospital fund.

**ADMINISTRATION.**—The fund is managed by the company and its affairs are administered through its treasurer. No bond is required for the proper administration of said fund, the company safeguarding the fund by its collection, management, and disbursement thereof.

The company guarantees the benefit payments. Membership in the fund is not compulsory.

**CONDITIONS OF MEMBERSHIP.**—There is no age limit, except as applied to the clerical force, for entrance into the service of the company. Admission to membership in the benefit fund is not conditioned upon age, physical condition, or period of employment.

The office force, because of nonhazardous employment, is excluded from membership in the fund. Membership in the benefit fund terminates with separation from the employ of the company.

**FEES, DUES, ETC.**—The membership dues to the fund are \$6 per year, payable monthly. There are no assessments.

A source of income is the contributions of the company.

Members are relieved from payment of contributions when disabled, provided their earnings during the month do not amount to \$10. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The benefit provided consists of hospital service, or, if preferred, medical treatment at home, if disabled through accident or sickness. The right to the enjoyment of the benefit continues during the period of disability. The right to benefit begins immediately on becoming a member of the fund.

The number of persons who received treatment during the fiscal year ending November 30, 1906, was 467. The aggregate number of days of treatment during fiscal year was 4,360.

**MEMBERSHIP.**—The number of employees of the company at the end of the fiscal year, November 30, 1906, was 1,095 and the number of members in the fund on the same date was 1,079.

**RECEIPTS AND DISBURSEMENTS.**—The receipts during the fiscal year were \$5,671.50 from dues and \$553.80 contributed by the employers, a total of \$6,225.30, all of which was expended for hospital service and medical treatment of members in the fund.

#### **THE COLORADO FUEL AND IRON COMPANY HOSPITAL FUND.**

The Colorado Fuel and Iron Company has a fund known as the Colorado Fuel and Iron Company Hospital Fund, which covers all employees of the company, including its mines, furnaces, mills, railroad, etc. The fund is not incorporated. The number of employees of the company at the close of the fiscal year ending June 30, 1906, was 13,800, of which 13,500 were members of the benefit fund. The number of employees and hence the membership fluctuates greatly during the year. The fund was instituted in 1881. The office of the fund is located at Denver, Colorado.

**ADMINISTRATION.**—The fund is managed by the company, the administrative officers being the chief surgeon, treasurer, and auditor, and these officers are appointed annually by the company. The chief surgeon is paid out of the fund. The treasurer and auditor are paid by the company. These administrative officers of the fund are not bonded as such. The moneys of the fund are deposited with the treasurer of the company and the accounts are audited monthly by the company's auditing department. All benefits are guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—Employees are not required to become members of the benefit fund. The minimum age for entrance into the service of the company is 15 years. There is no age limitation as to admission to membership in the fund nor is there any requirement as to physical condition or period of employment in the company. No class of employees is excluded from membership in the fund. Membership terminates on leaving the company's employ.

**FEES, DUES, AND ASSESSMENTS.**—Membership dues are \$12 a year, payable monthly. The only supplementary income to the fund is derived from contributions of the company for the sociological department. The amount received from this source during the fiscal year 1906 was \$11,300.

Members are relieved from the payment of contributions when disabled and in receipt of benefits. There is no provision for refunding contributions to members who leave the employ of the company or withdraw from the fund.

**DISABILITY BENEFIT.**—The fund provides hospital service or medical treatment at home for the members of the fund and their wives and dependents, in case of accident or sickness, and funeral benefits of members in cases of extreme necessity. Enjoyment of the benefit right may be entered upon immediately the disability begins and may continue without limit. The benefit right does not extend to cases of childbirth. Benefits are forfeited for insubordination, or if disability results from intoxication or venereal disease.

The number of persons receiving treatment during the fiscal year was approximately as follows: Members, 12,000; members' wives, 6,500; other dependents, 7,500.

**DEATH BENEFIT.**—Death benefits not to exceed \$50 are paid at the option of the company in cases of extreme necessity only. Three hundred and fifty members of the fund died during the year; the number of death benefits paid was 80.

**OTHER BENEFITS AND PRIVILEGES.**—The members of the fund and their families are entitled to all the benefits of the sociological department provided by the company, embracing clubs for men and women, lectures, circulating libraries, day schools, night schools, manual-training schools, kindergartens, etc.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending June 30, 1906, were as follows:

**RECEIPTS.**

Dues.....	\$154, 123. 41
Contributions of company (for sociological department).....	11, 300. 00
Total.....	165, 423. 41

## DISBURSEMENTS.

Hospital and medical treatment for—	
Members.....	\$32,574.00
Members' wives.....	14,917.00
Other dependents.....	23,026.95
Death benefits.....	3,178.96
Salaries, wages, and other compensation.....	76,096.48
Other administrative expenses.....	2,588.53
For sociological department.....	11,300.00
Cash on hand at end of fiscal year.....	1,741.49
Total.....	165,423.41

## THE HUGHES CREEK COAL COMPANY.

The Hughes Creek Coal Company and 130 or more establishments located in the Kanawha and New River mining districts of West Virginia have arrangements with the "Sheltering Arms Hospital," at Hansford, W. Va., to provide treatment for sick and injured employees and their families. The Hughes Creek Coal Company's fund was instituted in 1905. The office is located at Hugheston, W. Va.

**ADMINISTRATION.**—The company designates its bookkeeper to take charge of the accounts and transmit all contributions to the treasurer of the hospital. He is not bonded for this service.

**CONDITIONS OF MEMBERSHIP.**—While the funds are primarily for the mine employees of the company, all employees may become members. Members not earning wages because the mines are not in operation may continue in the enjoyment of benefit rights during such period.

**FEES, DUES, AND ASSESSMENTS.**—The contributions are \$1.80 per annum for each member, payable monthly by deduction from the pay of members. There are no assessments. Members are relieved from the payment of contributions when disabled and in receipt of benefits. There is no provision for refunding contributions to members who withdraw from the fund.

**DISABILITY BENEFIT.**—Hospital ward treatment is furnished to members and their families in cases of acute, curable, and noncontagious diseases and in cases of accident. Benefit rights begin immediately on becoming a contributing member and are not limited to any period of disability. Members suffering from venereal diseases and disease resulting from vicious habits are excluded from benefit rights.

Four members, three wives, and three other dependents of members received treatment during the year 1907. The aggregate number of days of benefit were, for members, 90; for members' wives, 89; other dependents, 10, making a total of 189.



**MEMBERSHIP.**—The number of members in the fund at the beginning of the year 1907 was 200, and the number at the close of the year was 150.

The fund receipts during the year were (dues) \$272.70, and the disbursements were the same amount.

**OLD DOMINION COPPER MINING AND SMELTING COMPANY.**

The Old Dominion Copper Mining and Smelting Company has a benefit fund providing for hospital service and medical treatment. The fund was established in 1902. The number of employees of the company and the membership of the benefit fund at the close of the fiscal year ending December 31, 1907, was 1,605. The office of the fund is located at Globe, Arizona.

**ADMINISTRATION.**—The fund is managed by the company, and the chief surgeon of the company administers the affairs of the fund. This officer is appointed annually by the company and is paid out of the fund. He is not bonded. The money constituting the fund is deposited with the treasurer of the company and the company's auditor audits the fund accounts monthly. The company guarantees the benefit payments.

**CONDITIONS OF MEMBERSHIP.**—All employees of the company are required to become members of the benefit fund.

**FEES, DUES, AND ASSESSMENTS.**—The membership dues are \$21.60 for married and \$16.20 for unmarried men per year, payable monthly by deduction from the pay of the employees. Contributions from the company supply additional income to the fund. Members are relieved from the payment of contributions when disabled and in receipt of benefits. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFITS.**—The benefit fund provides for hospital service, or medical attendance at home, for the employees of the company, their wives and immediate dependents. The benefit right begins with membership and no time limit is placed upon the beneficial period of disability. The right to the benefit is forfeited in case the disability results from venereal disease. The number of persons receiving hospital treatment during the fiscal year 1907 was as follows: Members, 189; members' wives, 2; other dependents 4. The aggregate number of days of hospital treatment during the fiscal year was as follows: Members, 3,851; members' wives, 35; other dependents, 28. Number of home treatments: Members, 439; members' wives, 489; other dependents, 877; total, 1,805. Number of office treatments: Members, 11,200; members' wives, 850; other dependents, 2,550; total, 14,600.

**INSTITUTIONS.**—The fund maintains the Old Dominion Mining and Smelting Company Hospital for the treatment of its members, and all the expenses of the hospital are paid out of the fund.

**MEMBERSHIP.**—The membership of the fund during the fiscal year ending December 31, 1907, was as follows: In good standing at beginning of year, 1,851; admitted during year, 246; lost during year, 492; in good standing at close of year, 1,605. Of the members lost during the year 457 were by voluntary withdrawal from the employ of the company and 35 were on account of death.

**RECEIPTS AND DISBURSEMENTS.**—The receipts of the fund during the fiscal year ending December 31, 1907, were \$40,937.42 from dues, and \$6,581 from contributions by employers; a total of \$47,518.42, all of which was expended for physicians' salaries, nurses' salaries, medicines, supplies, and hospital expenses.

#### **THE OLIVER IRON MINING COMPANY.**

The Oliver Iron Mining Company has a benefit fund designated the "Doctor fund;" it is not incorporated. The number of employees of the company and the number of members in the fund at the close of the fiscal year ending December 31, 1907, was 1,160. The fund was instituted in 1898, and the office is located at Ely, Minnesota.

**ADMINISTRATION.**—The fund is managed by the company. The company guarantees the benefit payments, the basis of said guaranty being as follows: An agreement between the company and the chief surgeon, who owns a hospital, that for and in consideration of \$1 per month from each employee of the company the chief surgeon will provide medical and hospital treatment to the employees and their families. The right to the fund benefit is coincident with membership and is not limited to any particular period of disability. Any case of disability, however, that results from intoxication or immorality is excluded from benefits.

**CONDITIONS OF MEMBERSHIP.**—All employees working in the mine are required to become members of the fund. There is no age limitation as to entrance into the service of the company, and there is no requirement as to physical condition for admission to membership in the fund. Owing to less hazardous employment the clerical force is excluded from fund membership. Membership in the fund can not be retained by employees after they leave the employment of the company. There is no provision for refunding contributions to members who leave the employ of the establishment. Members are relieved from the payment of dues when they are in receipt of benefits.

**FEES, DUES, AND ASSESSMENTS.**—The dues are \$12 per year, deducted monthly from the pay of members. There are no assessments.

**DISABILITY BENEFIT.**—The fund provides for hospital service, for medical treatment at home, or for office medical treatment of the employees of the company, their wives and other dependents. There

were 29 members who received hospital treatment during the fiscal year ending December 31, 1907, and the aggregate number of days of hospital treatment was 531. The number of treatments given at the physician's office or at the homes of the beneficiaries during the year were approximately as follows: Members, 14,000; members' wives, 7,800; other dependents, 8,800.

**MEMBERSHIP.**—The membership of the fund during the fiscal year ending December 31, 1907, was as follows: In good standing at beginning of year, 1,203; admitted during year, 267; lost during year, 310; in good standing at close of year, 1,160. Of the number of members lost during the fiscal year 307 were by voluntary withdrawal from the employ of the company, and 3 were by death.

**RECEIPTS AND DISBURSEMENTS.**—The receipts for the fiscal year were \$13,764 from dues, and there was disbursed the sum of \$13,764.

#### **PACIFIC COAST COMPANY.**

The benefit fund associated with the Pacific Coast Company is named the Pacific Coast Company Mine Employees' Hospital Association; it is not incorporated. The fund was instituted in 1907. The office is located at Seattle, Wash.

**ADMINISTRATION.**—The fund is managed by the company and the employees jointly, and its affairs are administered by four local hospital boards and the general hospital board. The local hospital boards consist of five members each, two of whom are appointed by the company, and the other three are elected by all the employees of the company in the local camps. The three members of each of the local hospital boards are elected annually by the employees, and such elections are held in the company's pay office at each camp. The general hospital board consists of one member elected from each of the local hospital boards and the general superintendent of the company, the latter being appointed to the general hospital board by the company. These administrative officers of the fund are not bonded as such. The moneys constituting the benefit fund are deposited in bank with the funds of the company, and disbursements are made on vouchers approved by the local hospital boards. The fund accounts are audited quarterly by the treasurer of the company. Benefit payments are not guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees of the company are required to become members of the fund. There is no age limitation for entrance into the service of the company, nor is there any requirement as to physical condition for admission to membership in the fund. The only employees excluded from membership are temporary employees and those earning less than \$5 per month. Membership in the fund terminates when members leave the employ

of the company, and it lapses during furlough or suspension of a member.

**FEES, DUES, AND ASSESSMENTS.**—Membership dues are \$12 a year, payable monthly, deducted from the pay of members. Extraordinary assessments may be levied by the general hospital board when the condition of the fund demands such assessments. There are no other sources of supplementary income. Members are not relieved from the payment of contributions when disabled or in receipt of benefits. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for medical and surgical care of the members of the fund and their immediate families and for hospital service to members, where hospital is accessible and such service is preferred by the member. Benefit rights are limited to three months' treatment. This period, however, may be extended at the discretion of the local hospital boards where there is reasonable hope of full recovery. But under no circumstances will the benefit right be extended beyond three months' treatment to cases pronounced incurable at the end of that period. A member becomes entitled to the benefit right immediately upon becoming disabled. The benefit right is forfeited if the disability be due to intoxication, disorderly and unlawful acts, or venereal disease.

#### **BARBER AND STIRLING CITY HOSPITAL ASSOCIATION.**

The employees of the Diamond Match Company, the Butte County Railroad Company, and the Stirling Mercantile Company are associated in this fund, which is not incorporated. The number of employees of the companies at the end of the fiscal year March 3, 1907, was 984; of this number 979 were in the benefit fund. The fund was established in 1905. The office is located at Barber, California.

**ADMINISTRATION.**—The fund is managed by the employees of the companies, and its affairs are administered by a board of seven trustees selected from the employees and appointed annually by the companies. This board in turn elects from its membership its president, secretary, and treasurer, who serve without compensation and are not bonded. The moneys constituting the benefit fund are deposited with the treasurer of the Diamond Match Company, subject to orders of the board of trustees, and the accounts are audited by the secretary of the board of trustees of the fund. The benefit payments are guaranteed by the companies.

**CONDITIONS OF MEMBERSHIP.**—All the eligible employees are required to become members of the fund. There is no age limit for entrance into the service of the companies, and there is no requirement as to physical condition for admission to the fund membership.

The female employees of the companies are exempt from fund membership, because of their less hazardous employment. Membership in the fund can not be retained by employees after they leave the employ of the companies, and it lapses during furlough or suspension.

**FEES, DUES, AND ASSESSMENTS.**—The membership dues are, respectively, \$12 per year for adults and \$6 per year for minors, payable monthly. These dues are collected by deduction on pay rolls from the employees of the companies. This contribution becomes due the seventh day after entering the companies' service and thereafter each month. There are no other dues or assessments and there is no reduction or remission of dues. Members are exempt from payment of contributions while off duty on account of injury or sickness after the month in which disablement commenced. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital treatment, authorized medical and surgical treatment, medical and surgical dressings, artificial limbs and appliances, on request of the association physician, for members of the fund disabled through accident or sickness; also for hospital accommodations (when space will allow) of dependent members of families, at minimum rates. A member becomes entitled to benefits from the commencement of the disability, after a membership of seven days, and the enjoyment of the benefit is not limited as to time. The benefit rights are forfeited in cases where the disability is due to venereal disease, intemperance, vicious habits, or to chronic disease which existed before entering the employ of the companies. Smallpox, yellow fever, bubonic plague, and all contagious and infectious diseases subject to federal, state, county, or municipal quarantine are excepted from treatment. The numbers of persons receiving treatment during the fiscal year was 480. The aggregate number of days of treatment during the fiscal year was 6,720, and the expenditure \$9,128.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending March 3, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$2, 280. 00
Dues.....	11, 419. 00
Total.....	13, 699. 00

#### DISBURSEMENTS.

Hospital service for members.....	9, 128. 00
Cash on hand at end of year.....	4, 571. 00
Total.....	13, 699. 00

**E. I. DU PONT DE NEMOURS POWDER COMPANY.**

The name of the benefit fund in this establishment is the California Powder Works Hospital Association; it is not incorporated. The number of employees of the company and the number of members in the fund at the close of the fiscal year ending September 30, 1907, was 868. The fund was instituted in 1895. The office of the fund is located at Pinole, Cal.

**ADMINISTRATION.**—The fund is managed jointly by the company and its employees; the affairs relating thereto are administered by a board of directors, elected annually by the employees. The officers of the board are not bonded. The moneys of the fund are deposited with the treasurer of the company and the accounts are audited annually by a committee of the members of the benefit fund. The company does not guarantee the benefits.

**CONDITIONS OF MEMBERSHIP.**—All employees of the company are required to become members of the benefit fund. No age limit is fixed for entrance into the service of the company nor is admission to membership in the fund conditioned upon age, physical condition, or period of employment. Membership in the fund can not be retained after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—The dues are \$6 per year, payable monthly. These dues are deducted from the monthly wages of each employee of the company, and the company gives its check for the amount to the treasurer of the fund. There are no assessments. The members are not relieved from the payment of dues for any cause. Members who leave the employ of the company are not reimbursed for contributions made to the fund.

**DISABILITY BENEFIT.**—The association provides for hospital treatment in cases of serious sickness, and for office treatment by a physician of the company, including the necessary medicine, in cases of minor sickness. The beneficiary is entitled to the benefit immediately upon admission to membership in the fund. The number of persons receiving treatment during the fiscal year was 754, the number of cases of benefit being 2,214, of which 24 were cases of hospital treatment. The aggregate number of days of treatment during the year was 1,881.

**MEMBERSHIP.**—The number of members in the benefit fund during the year ending September 30, 1907, were as follows: In good standing at beginning of year, 580; admitted during year, 688; lost during year, 400; in good standing at close of year, 868. Of the number of members lost during the year 290 were because of discharge from the employ of the company, 100 were on account of voluntary withdrawal from the employ of the company, and 10 were by death.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending September 30, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$2, 434. 11
Dues.....	4, 859. 00
Total.....	7, 293. 11

**DISBURSEMENTS.**

Hospital and medical treatment of members, including salary to physician.....	3, 020. 92
Cash on hand at end of fiscal year.....	4, 272. 19
Total.....	7, 293. 11

**LARSON LUMBER COMPANY.**

The Larson Lumber Company maintains a benefit fund under the name of the Larson Lumber Company Hospital Fund; it is not incorporated. The number of employees of the company at the close of the fiscal year ending December 30, 1906, was 350. The fund was instituted by the company in the year 1900. The office of the fund is located at Bellingham, Wash.

**ADMINISTRATION.**—The fund is managed by the company and is administered by the general manager and sales manager, these officers being appointed by the company. No bond is required of said officers in connection with their administration of the fund affairs. The moneys are controlled by the company and are banked with its other moneys.

**CONDITIONS OF MEMBERSHIP.**—All the eligible employees are required to become members. The minimum age for entrance into the service of the company is 14 years. The clerical force is the only class of the employees excluded from membership. Right to the benefit is established immediately upon becoming a member of the fund. Membership in the fund terminates on leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—The dues are \$13 per year, deducted by the company biweekly from the wages of the members. There are no assessments. There is no source of supplementary income to the fund. There is no provision for refunding dues to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital service or medical treatment at home, including the necessary medicine, for those of its employees who are disabled through accident or sickness, except in cases where the disability is due to venereal or chronic disease.

**RECEIPTS AND DISBURSEMENTS.**—The receipts of the fund from dues for the fiscal year ending December 30, 1906, were \$4,258.79, and the disbursements \$3,911.98, leaving cash on hand at the end of the year to the amount of \$346.81.

#### **PUGET SOUND MILLS AND TIMBER COMPANY.**

The Puget Sound Mills and Timber Company has a benefit fund known as the Employees' Medical Fund; it is not incorporated. The number of employees of the company and the number of members in the fund at the close of the fiscal year ending December 31, 1907, was 387. The fund was instituted in 1903. Its office is located at South Bellingham, Wash.

**ADMINISTRATION.**—The fund is managed by the employees of the company and its affairs are administered by a committee composed of three members; the secretary of the company acts as disbursing agent. The fund committee is selected by the employees from their own number, and there is no established rule as to the period of service of those so selected. The personnel of the committee selected at the time of the organization of the fund has not been changed. No member of the committee is bonded. The funds are disbursed upon the authorization of the committee by the company's secretary, who submits to the committee an annual account of the condition of the fund. The company does not guarantee the benefit payments.

**CONDITIONS OF MEMBERSHIP.**—All the eligible employees of the company are required to become members of the fund. The minimum age for entrance into the service of the company is 14 years. There is no age limitation or any requirement as to physical condition for admission to membership in the fund. Membership can not be retained by members after they leave the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. The dues are payable semimonthly by deductions from pay at a yearly rate, and are based upon hazard. The rate for yard employees and car loaders is \$6; for sawmill employees, boom men, teamsters, machinists, and engineers, \$9; and for shingle-mill and planing-mill employees, \$12. There are no assessments. There is no provision for refunding contributions to members who leave the employ of the company.

**DISABILITY BENEFIT.**—The fund provides for hospital service or medical treatment at home in case of disability resulting from accident or sickness. If the beneficiary avails himself of hospital service, no money benefit is paid. If not treated in hospital, in addition to medical treatment and the necessary medicines, \$8 per week is allowed. A member becomes entitled to the benefit right immediately, and the enjoyment of such right may continue indefinitely. The number of



members receiving treatment during the fiscal year ending December 31, 1907, was 83, and the number of cases of benefit during the year was the same. The membership of the fund at the beginning of the fiscal year was 374.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending December 31, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$008. 30
Dues.....	3, 777. 76
<b>Total.....</b>	<b>4, 386. 06</b>

**DISBURSEMENTS.**

Disbursements during year.....	3, 642. 08
Cash on hand at end of year.....	743. 98
<b>Total.....</b>	<b>4, 386. 06</b>

**PACIFIC AMERICAN FISHERIES.**

The Pacific American Fisheries in the year 1902 established a benefit fund designated the Hospital Fund; it is not incorporated. The number of employees of the establishment and the number of members of the fund at the close of the fiscal year ending December 31, 1907, was 76. The office of the fund is located at South Bellingham, Wash.

**ADMINISTRATION.**—The benefit fund is managed by the establishment, and its affairs are administered by the auditor and the trap superintendent of the establishment. These officers are appointed by the establishment. They are not bonded.

**CONDITIONS OF MEMBERSHIP.**—All the eligible employees of the establishment are required to become members of the fund. There is no age limitation as to entrance into the service of the establishment, nor is there any requirement as to physical condition for admission to membership in the fund. Membership in the fund ceases when a member leaves the employment of the establishment.

**FEES, DUES, AND ASSESSMENTS.**—Membership dues are \$6 per year, payable monthly by deduction from the wages of the employees. No deduction or charge against the pay of an employee for this purpose is made until the employee shall have been in the service of the establishment for ten days during the calendar month. There is no provision for refunding contributions to members who leave the employ of the establishment.

**DISABILITY BENEFIT.**—The fund provides at the hospital for medical attendance and care of the male employees of the company who may be injured while on duty or for those who may become sick while

in the service of the establishment. An employee must have been in the service of the establishment for ten days during a calendar month before becoming entitled to the fund benefits, and all cases of chronic and venereal disease are excluded from benefits. The number of persons receiving benefits during the fiscal year 1907 was 83 and the number of cases was 88, the expenditure for benefits being \$1,383.05.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending December 31, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$155. 20
Dues.....	1, 398. 45
Total.....	1, 553. 65

**DISBURSEMENTS.**

Hospital fund.....	1, 383. 05
Donation (burial expense of a member).....	62. 00
Cash on hand at end of fiscal year.....	108. 60
Total.....	1, 553. 65



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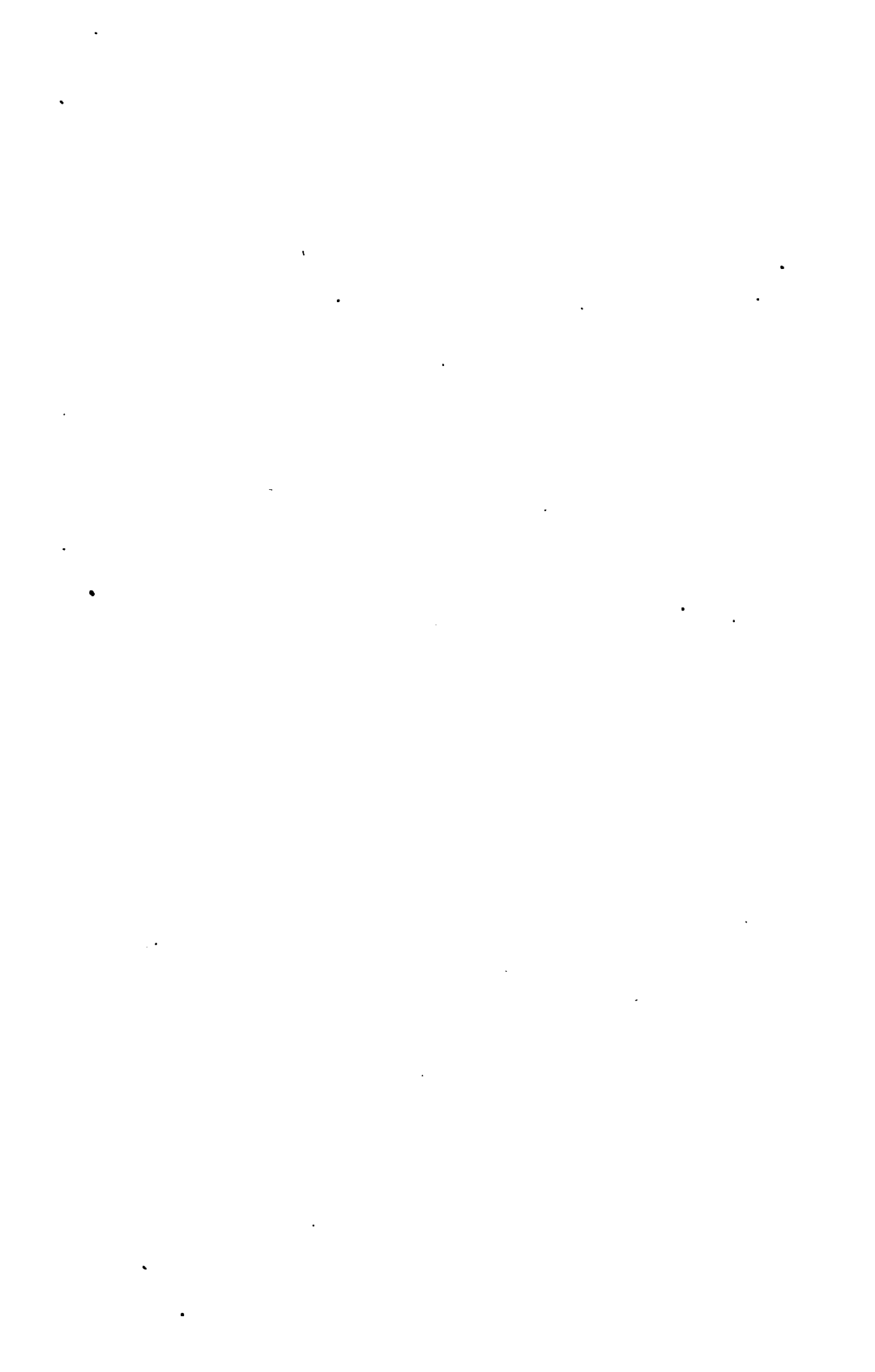
**CHAPTER VI**

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**MISCELLANEOUS FUNDS.**

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## CHAPTER VI.

### MISCELLANEOUS FUNDS.

#### INTRODUCTION.

Thirteen funds investigated have been classed as miscellaneous. They present certain distinctive features entitling them to recognition under the general discussion of Workmen's Insurance, but because of their peculiar features they can not be included properly in any of the several divisions and groups under which the other funds are shown. They are described here separately in such detail as the data obtained will permit. All but two are establishment funds.

The employees contribute to the maintenance of seven of these funds; the other six funds are gratuities of the establishments, no dues or assessments whatever being paid by the employees. The funds contributed to by the employees provide different benefits, such as cash benefits for temporary disability, hospital treatment, funeral expenses, payment of insurance premiums, etc. The dues range from \$5.20 to \$12 per year, not including three funds where payments are based wholly or in part on a percentage of monthly earnings. In one of these funds the cost is 1 per cent of monthly salary, in one 3 per cent of monthly salary, and in the other 3 per cent of monthly salary in addition to monthly dues.

Practically the same benefits are secured to employees in the cases of the six gratuity funds provided by establishments.

#### DESCRIPTION OF INDIVIDUAL FUNDS.

##### CARNEGIE RELIEF FUND.

This fund was created by Mr. Andrew Carnegie in 1901, and provides for accident and death benefits and pension allowances for employees of the Carnegie Steel Company and its constituent companies. It is not incorporated. The employees in no way contribute to the fund, Mr. Carnegie having created an endowment of four million dollars of the Carnegie Company bonds, the income from which supplies the annual income of the fund. At the close of the fiscal year December 31, 1908, there were approximately 85,000 employees in the companies' service, and benefits or pensions were being paid on account of the injury, death, or superannuation of 804 employees. The office is in Pittsburg, Pa.

**ADMINISTRATION.**—The affairs of the fund are administered by an advisory board, appointed annually by the board of trustees of the fund. The advisory board elects a treasurer from among its own members and appoints a manager and an assistant manager. A part only of the operating expense is paid by the fund, the company furnishing offices, the service of company surgeons, etc. The manager has general charge of all business pertaining to the fund and passes upon all claims, but an appeal may be taken from his decision to the advisory board.

**CONDITIONS OF EMPLOYMENT.**—There is no specified age limit for entering the company's service. Employees leaving the service forfeit all right to benefits or pension allowances, but if they are reemployed within two years, no break is considered to have occurred in the continuity of their service. Time thus lost, however, is deducted in computing length of service. Time lost owing to leave of absence, suspension, temporary lay off on account of reduction in force or disability is not deducted.

**DISABILITY BENEFIT.**—Benefits are paid for disablement resulting from accident or cases of sunstroke or heat exhaustion occurring to employees while on duty at the following rates: Unmarried men, 75 cents per day; married men, \$1.00 per day. No benefits are paid until the time lost by reason of the disability aggregates one year, after which time benefits are paid monthly as long as the disability lasts. Benefits are not paid for injuries due to intemperance, unlawful or immoral acts, or for time for which wages are paid by the company. Beneficiaries must not leave the company surgeon's jurisdiction without his knowledge or permission. During the year 88 persons received accident benefits aggregating \$20,307.70.

**DEATH BENEFIT.**—Benefits on account of death resulting from accident, or cases of sunstroke or heat exhaustion occurring to employees while on duty, are paid as follows: In the cases of married men, \$500 for the widow and \$100 for each child under 16 years of age, the total death benefit in no case to exceed \$1,200; in the cases of unmarried men, \$500 for the relative or relatives of whom the deceased was the sole support, or to whose support he was a regular contributor. Benefits are not payable for death due to intemperance or to unlawful or immoral acts. Benefits are paid in monthly installments, the amounts depending on the financial condition of the beneficiaries. During the year benefits amounting to \$109,023 were paid on account of the death of 402 employees.

**PENSION ALLOWANCE.**—Any employee of a constituent company of the Carnegie Steel Company which has been ten years controlled by the Carnegie interests, who has reached the age of 60 years and has been at least fifteen years continuously in the service of the company or the employing constituent company, and is incapacitated for

further service, may be granted a pension. Any employee of a company which has ceased to be a constituent company of the Carnegie interests is eligible to a pension allowance, provided that at the time the company by which he is employed left the Carnegie interests he had reached the age of 55 years, had been twenty years in service, and his case fulfills all the other requirements. In such cases only such time as was given by the employee to the Carnegie interests is included in computing length of service. If an employee becomes permanently totally disabled from sickness or injury while not on duty before reaching the age of 60 years, provided his case fulfills all the other requirements, he may be granted a pension. A physical examination by a company surgeon, or some other surgeon satisfactory to the manager, is made of all applicants for a pension allowance.

Pension allowances are paid monthly for life on the following basis: For each year of service, 1 per cent of the average regular monthly pay received for the entire term of service. Pensioners may engage in any gainful occupation outside of the company's service. During the year 555 persons received pension allowances amounting to \$81,093.

If at any time the total benefit payments and pension allowances should exceed the annual income, the regulations provide for a ratable reduction in all allowances and benefits. No assignment of pensions or benefits is permitted. Pensions or benefits may be withheld or terminated on account of any misconduct on the part of the beneficiary.

CASES OF BENEFITS ON THE ROLL DURING THE FISCAL YEAR ENDING DECEMBER 31, 1906.

	Accident.	Death.	Pension.	Total.
At beginning of year.....	60	231	438	729
Added.....	28	171	117	316
Completed or dropped.....	25	178	40	241
At close of year.....	63	226	515	804

THE UNITED CIGAR STORES COMPANY OF NEW YORK, N. Y.

This company, with branch stores throughout the United States, provides sick, accident, and death benefits for certain of its employees. At the close of the fiscal year ending January 1, 1907, there were 1,914 employees, 1,594 of whom were males and 320 females. The total number entitled to participate in the benefits was 844 male employees. The temporary benefit feature was instituted in 1903, and the insurance feature in 1904.

ADMINISTRATION.—The assistant secretary of the company administers the affairs of the benefit features, and passes upon all claims of employees to benefits. His action is final.



**CONDITIONS OF MEMBERSHIP.**—The minimum age limit for entering into the service of the establishment is 16 years and the maximum 45 years. All employees in Greater New York are entitled to participate in the sick and accident benefits except the clerical force, which is excluded from all benefit features.

Participation in the death benefit feature is limited to employees not over 45 years nor under 21 years of age who have been not less than one year in the employ of the establishment and have passed the required physical examination of the life insurance company in which the establishment insures eligible employees. All rights to benefits terminate upon leaving the employ of the establishment. There are no fees, dues, or assessments, the entire expense of the benefits being borne by the establishment.

**TEMPORARY DISABILITY BENEFIT.**—Employees in Greater New York only are entitled to temporary benefits. These benefits are in effect from date of employment. There are three classes, viz:

Highest class—Employed more than one year: Receive the services of physician, medicine, etc., and three-fourths of salary.

Second class—Employed six months and not more than one year: Receive services of physician, medicine, etc., and one-half of salary.

Third class—Employed less than six months: Receive service of physician, medicine, etc., and one-fourth of salary.

The cash benefits are paid for a period not to exceed two weeks. Benefits are forfeited for failure to notify the establishment in writing or by telephone message as to the cause of absence, the probable date of return, and the home address of the employee. The services of a physician and medicine are furnished during disability. Temporary disability benefits were received by 370 members during the year. The amount expended for cash benefits during disability was not reported.

**DEATH BENEFITS.**—Death benefits are divided into two classes, employees receiving an annual salary of less than \$1,000 being insured for \$1,000; those receiving \$1,000 and upwards are insured to the extent of their salaries, but are limited to the sum of \$2,500. All insurance is for one year, from August 18 of any year. In case of death, claims become payable three days after the verification of proof. Claims are usually settled in four days. Self-destruction, sane or insane, within the first year of insurance is a risk not assumed by the insurance company and causes the forfeiture of benefit rights. One death benefit was paid upon a \$1,000 policy during the fiscal year.

**OTHER BENEFITS AND PRIVILEGES.**—Employees in Greater New York are entitled to medical and hospital service, medicine, suspensory bandages, and eyeglasses, at the expense of the establishment. The establishment contributes to the Red Cross Hospital. During the fiscal year there were four cases cared for in this institution.

**DISBURSEMENTS.**—The disbursements by the establishment during the fiscal year ending January 1, 1907, were as follows:

Physicians, hospital, medicines, etc.....	\$1,212. 40
Premiums paid to the insurance company.....	7,231. 88
Total disbursements (not including cash benefits paid employees during temporary disability).....	8,444. 28

**EMPLOYEES' BOUNTY OF THE AMERICAN TOBACCO COMPANY.**

The American Tobacco Company has a benefit fund designated the "Employees' Bounty." It was instituted July 1, 1906, and is not incorporated. It is strictly a company gratuity and is limited to the payment of death benefits at the discretion of the company. The number of employees at the close of the fiscal year ending June 30, 1907, was approximately 20,000. The office of the fund is located at New York, N. Y.

**ADMINISTRATION.**—The management of the fund is exclusively within the control of the company, and its affairs are administered by the company's comptroller. He is not bonded as administering officer of the fund.

**CONDITIONS OF MEMBERSHIP.**—All the employees of the company (except those whose salary amounts to more than \$50 per week) who have been in its employ for not less than one year may become beneficiaries in the fund.

**DEATH BENEFIT.**—In the event of the death of an employee the company, at its discretion, pays a death benefit equal to the earnings of the employee for one year prior to his decease, with the stipulation that the benefit shall not under any circumstances exceed \$500. The number of death benefits paid during the fiscal year ending June 30, 1907, was 95, at an expenditure of \$26,272.10. The death benefit is payable immediately upon the decease of the member; one week is customarily required to settle the claim.

**CHICAGO AMERICAN RELIEF SOCIETY.**

This society is made up of employees of the composing room of the Chicago American Examiner; it is not incorporated. It is organized on the basis of a \$10 share value. The number of members in the benefit fund at the close of the fiscal year ending June 30, 1907, was 124. The society was organized in 1898 and provides benefits for those of its members disabled through sickness or accident.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, and secretary-treasurer. These officers are elected semi-annually by the employees; they are not bonded. The moneys constituting the fund are in the custody of the secretary-treasurer, and

are held subject to orders indorsed by the president. The accounts are audited monthly by the executive committee. The executive committee passes upon claims of members to benefits, and from its decision appeal may be made to the society.

**CONDITIONS OF MEMBERSHIP.**—An applicant for admission to membership in the fund must have been in the employ of the company for not less than two months. No physical standard is required for admission to membership. All employees not in the composing room are excluded from membership in the fund. Members who are furloughed or suspended may retain their benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, and a member may be reinstated on the payment of all indebtedness. The value of shares of the society is \$10. A member may pay for his shares outright or he may pay in installments with 2 per cent interest weekly on his indebtedness. Members having paid in full for their shares are not required to pay dues or assessments provided shares do not fall below their original \$10 valuation. Should this occur, however, a weekly assessment of 25 cents is levied until a sufficient sum has been realized to pay all benefits and the secretary-treasurer's salary. The society makes a practice of loaning its funds to its members. The interest on these loans forms a very considerable part of the income of the fund. If a member is two weeks in arrears for interest on borrowed money he is not entitled to benefits; if interest is not paid within 30 days from commencement of loan, the member is expelled and can be reinstated only on payment of loan and accumulated interest at  $2\frac{1}{2}$  per cent weekly. Any member wishing an honorable withdrawal can obtain such release by notifying the president and paying all dues or assessments to the date of such request. He shall receive a pro rata division of the moneys on hand less the sum of \$1.

**TEMPORARY DISABILITY BENEFIT.**—The benefit is \$10 a week, payable weekly, but no benefits are paid for any disability of less than 2 weeks' duration. The maximum period for which benefits will be paid in any one year is 26 weeks, divided as follows: Payment for 14 consecutive weeks, after which 5 weeks must intervene, when the benefit may be resumed until such time as the whole 26 weeks shall have been consumed. There must have been a membership of not less than 4 weeks to entitle a member to benefits in the fund. A physician makes an examination of the beneficiary at least once during the period of disability and oftener if deemed necessary. Membership in the fund continues even though the benefit period during any one year may have been exhausted.

During the fiscal year ending June 30, 1907, there were 25 members who received benefits, and there were 30 cases of benefits. The aggregate number of days of benefits paid during the year was 702,

and the expenditure was \$1,003.26. Based on the mean membership of the society during the fiscal year, the expenditure for temporary benefits was \$8.43 for each member of the society.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending June 30, 1907, was as follows: At beginning of year, 114; admitted during year, 22; lost during year because of withdrawal from the employ of the establishment, 12; in good standing at close of year, 124.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year ending June 30, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$56.99
Entrance fees.....	22.00
Payments for shares.....	822.00
Assessments to increase loan fund.....	238.00
Loans repaid.....	1,403.00
Interest.....	508.72
<b>Total.....</b>	<b>3,050.71</b>

**DISBURSEMENTS.**

Members' benefits.....	1,003.26
Salaries, wages, and other compensation.....	180.00
Loans granted.....	1,201.00
Dividend of \$5 per share.....	615.00
Cash on hand at end of fiscal year.....	51.45
<b>Total.....</b>	<b>3,050.71</b>

**FIRST NATIONAL BANK OF CHICAGO PENSION FUND.**

The First National Bank of Chicago has a benefit fund designated the "Bank Pension Fund;" it is incorporated. The number of employees of the establishment at the close of the fiscal year ending April 1, 1907, was 587, and the number of members in the fund at that date was 503. The fund was instituted in 1899, and provides as follows: The period when any officer or employee may receive an annuity or pension shall in all cases be decided by the bank as a part of the bank's business and management. As a general rule, however, no pension shall be granted unless the officer or employee shall have completed not less than 15 years of service in the bank and shall have attained the age of 60 years. An officer or employee on attaining the age of 60 shall be permitted to retire and be entitled to pension, if he has been 15 years in the service; or the bank may require him to retire. An officer or employee on attaining the age of 65 shall retire from the service, unless for special reasons the bank may wish him to continue in its service, and he consents thereto. An officer or employee who, before attaining the age of 60 years, shall be incapacitated by ill health or affliction shall

be permitted to retire and take the benefits of the fund. In the event of an officer or employee being allowed a pension on the ground of ill-health before the age of 60, he shall, on the second of January of each year, furnish a certificate of his state of health from some physician approved by the bank, and in the event of his health being reestablished, he shall be liable, when called upon to do so, to reenter the service of the bank, and if he omit to do so, being so called on, his pension shall be discontinued. Those who enter the service of the bank under the age of 18 years will neither contribute to nor participate in the fund, but on reaching that age they will be required to contribute to it, and so far as the fund is concerned their term of service will be understood to commence at the date of their first contribution to it. Officers or employees whose term of service has been under 25 years shall in no case be entitled to a pension for a longer period than their term of service. For instance: If service has been 16 years, pension will be allowed for 16 years only. Officers or employees entitled to pension whose term of service has reached 25 years or more shall be entitled to such pension for life. The widow of a deceased officer or employee shall be entitled to receive one-half the pension to which her husband would have been entitled, but in no case is she to receive it for a longer period than her husband's term of service, even if that exceeded 25 years. Such pension shall cease on her remarriage or at her death. If she leaves any children, a pension shall be paid to them or to trustees for them until the youngest shall have attained the age of 18 years, each child's interest in the fund to cease if he or she reaches that age, or on marriage prior thereto. If an officer or employee be in receipt of a pension at the time of his death and leave a widow, the period for which he shall have received such pension shall be deducted from the period during which pension shall be paid to his widow. The widow of a pensioner, who shall have married him after he became a pensioner, shall not be entitled to any allowance. The children of a deceased officer or employee, whose wife died before him, shall, as long as they are, respectively, under the age of 18 years and unmarried, receive to be divided among them one-half the pension to which their father would have been entitled; as each child reaches the age aforesaid or marries prior thereto, its interest shall cease.

**ADMINISTRATION.**—The fund is managed by the establishment as bank business, and the moneys in the fund are invested according to the discretion of the bank's officers. The establishment may amend, alter, add to, or change in any way the rules governing the fund, and it may also require the officers and employees to increase their rate of contributions, should such a course appear necessary in the discretion of the officers of the establishment; or the establishment may reduce the amount of benefits allowed. The fund's

securities are deposited with the National Safety Deposit Company. There is no regular period for auditing the accounts of the fund, but they are audited with the general funds of the establishment from time to time, in the usual manner, by the auditor of the establishment and a national bank examiner. The officers of the establishment pass upon all claims to benefits. Benefit payments are guaranteed by the establishment.

**CONDITIONS OF MEMBERSHIP.**—All eligible officers and employees of the establishment, except those who were officers or employees at the time the fund was instituted, are required to become members of the fund. Those persons who were employees at the time of the institution of the fund were given the option of becoming members; the establishment disclaims all obligation to make provision for the widows or children of such officers or employees who declined to become members of the fund. Every clerk entering the service must pass a physical examination. Membership in the fund can not be retained by employees after leaving the establishment, but all benefit rights may continue during periods of furlough or suspension.

**FEES, DUES, AND ASSESSMENTS.**—Members of the fund are required to contribute 3 per cent of their salaries, payable in equal monthly installments, deducted from their monthly pay. In the case of the voluntary resignation or the dismissal of an officer or employee, all payments made by him to the fund, less any amount he may be in default to the establishment, shall be returned without interest. Members are not relieved from contributions to the fund for any reason. The fund's sources of supplementary income are from interest, dividends, and from contributions of the establishment.

**SUPERANNUATION BENEFIT.**—The pension allowed to officers or employees shall be on the basis of one-fiftieth of their salary for each year of service at date of superannuation, but the maximum pension shall be subject to the following limitations: First, in no case shall it exceed thirty-five fiftieths of their salary; second, on a salary not exceeding \$10,000 it shall not exceed \$4,000; third, on a salary not exceeding \$15,000 it shall not exceed \$5,000; fourth, on a salary exceeding \$15,000 it shall not exceed \$6,000. In the event a pensioned officer or employee shall engage in any other employment without obtaining the establishment's permission the pension will be forfeited. Any clerk who marries on a salary of less than \$1,000 a year without the consent of the establishment forfeits all benefit rights and is subject to dismissal from employment. In case of bankruptcy of the pensioner, or of his taking the benefit of any insolvency law, or on his conviction for felony or misdemeanor, or on any judgment, decree, or order of any court of law or equity being entered against him, and in the case of any widow, on her misconduct being proved to the satisfaction of the bank, all benefit rights are

forfeited, provided, however, that the establishment may, in its discretion, renew the pension of any person whose pension shall have ceased for any of the reasons named. Unwarrantable losses for which any officer or employee is responsible may, if they do not result in his dismissal, result in his being punished in the discretion of the establishment by forfeiture of the offending officer's or employee's interest in the fund, beyond what he himself has contributed to it, without interest. The benefits under the fund are not treated as vested rights; they are granted at the discretion of the establishment, and continue only during the establishment's pleasure. During the fiscal year ending April 1, 1907, 13 pensions for superannuation were granted.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending April 1, 1907, was as follows:

	Males.	Females.	Total.
In good standing at beginning of year.....	466	8	474
Admitted during year.....	89	1	90
Lost during year.....	60	1	61
In good standing at end of year.....	495	8	503

**RECEIPTS AND DISBURSEMENTS.**—The fund receipts and disbursements during the fiscal year were as follows:

**RECEIPTS.**

Dues.....	\$22,408.94
Contributions of employers.....	54,413.87
Money borrowed.....	1,260.30
Interest, dividends, etc.....	22,792.27
<b>Total.....</b>	<b>100,875.38</b>

**DISBURSEMENTS.**

For benefits.....	9,523.00
Loans granted.....	14,067.00
Investments made.....	66,250.00
Borrowed money repaid.....	1,260.30
Contributions returned to members resigned.....	9,740.46
Interest on money borrowed.....	34.62
<b>Total.....</b>	<b>100,875.38</b>

**THE WESTERN ELECTRIC COMPANY'S PENSION SYSTEM.**

The Western Electric Company instituted "The Western Electric Company's Pension System" in 1906. It is not incorporated. The number of employees of the company at the close of the fiscal year ending November 30, 1907, was 7,000. The fund makes provision for the employees of the company who through age or infirmity

may become unable to continue in active service, and also, under certain conditions, for those of the employees who may become totally incapacitated from further work through sickness or injury. The office of the fund is located at Chicago, Ill.

**ADMINISTRATION.**—The fund is managed by the company and its affairs are administered by a pension board, consisting of five officers or employees of the company, appointed annually by the board of directors or executive committee. The pension board elects a chairman and secretary. These officers authorize the payment of the benefit allowances, make and enforce rules for the efficient administration of the fund, and decide, within the general limitations prescribed by the board of directors or executive committee, such questions as may arise in connection with the pension system. Any action of the pension board shall require the affirmative votes of at least three of its members. The officers administering the fund are not bonded as such. The moneys constituting the fund remain in the custody of the treasurer of the company, and the fund draws interest from the company at the rate of 4 per cent per annum. The fund accounts are audited annually by the company's auditor. The pension board passes upon all claims to benefits, and where dissatisfaction with its action arises recourse may be had to the board of directors or executive committee of the company. The sum of \$400,000 was set aside by the company from its profits at the time the fund was instituted, and, in the absence of action by the company's board of directors, the president of the company may have sums not exceeding \$150,000 annually withdrawn from the company's profits and added to the fund to guarantee payment of benefits. The supplementary income to the fund is derived from interest. All employees engaged in any capacity in the operations of the company who have reached the age of 60 years and have been twenty or more years continuously in the service of the company may at their own request or at the discretion of the pension board, be retired from active service and become eligible to pension. Any employee who has been 10 years or more continuously in the service and has by reason of injury or sickness become totally incapacitated from further work for the company may or may not receive aid from the pension fund, at the discretion of the pension board. If the aid is granted it shall be for such amount and for such period as the pension board may determine.

There is a general qualification to the payment of all benefits under the system, as follows: No employee shall be considered to have a right to be retained in the service of the company, or any right or claim to any pension allowance, and the company expressly reserves its right and privilege to discharge any officer, agent, or employee,



when the interests of the company in its judgment may so require, without any liability or any claim for a pension or other allowance other than salary or wages due and unpaid.

**PERMANENT DISABILITY AND SUPERANNUATION BENEFITS.**—Payments are made on the last day of each month. The rate of payment for age is conditioned upon the number of years the employee has been in the active service of the company and the amount of his average wages per year for the 10 years next preceding retirement. For each year of active service the annual rate is 1 per cent of the average annual pay during the 10 years next preceding retirement. The rate of benefit payment for total incapacity due to injury or sickness is determined by the pension board in each particular case. The period of payment for age is from date of retirement to death, and, at the discretion of the pension board, allowances may, in exceptional cases, continue to widows or orphans for a further period not exceeding one year. Benefit payments may be suspended or terminated by the pension board in all cases of gross misconduct. The beneficiary may engage in any other than the company's business where such business, in the judgment of the pension board, is not prejudicial to the interest of the company. During the fiscal year ending November 30, 1907, there was one person, a high-salaried electrical engineer, receiving permanent disability benefits, and 18 persons were receiving superannuation benefits.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements of the fund for the fiscal year ending November 30, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$558, 677. 81
Interest.....	22, 325. 70
Total.....	581, 003. 51

#### DISBURSEMENTS.

For permanent disability.....	2, 400. 00
For superannuation.....	2, 004. 87
Cash on hand at end of year.....	576, 598. 64
Total.....	581, 003. 51

#### THE NATHAN-DOHRMANN COMPANY EMPLOYEES' TRUST FUND.

The Nathan-Dohrmann Company has a benefit fund designated the "Employees' Trust Fund;" it is not incorporated. The number of employees of the company and the number of members in the fund at the close of the fiscal year ending December 31, 1906, was 350. The fund provides benefits for the members who may become disabled through sickness or accident, for vacations, and for annual premiums in addition to actual salary earned. The disability and

vacation fund was instituted in 1880, and the annual premium fund in 1902. The establishment is located at San Francisco, Cal.

**ADMINISTRATION.**—The fund is managed exclusively by the company and its affairs are administered by a board of directors, consisting of the president, first vice-president, second vice-president, secretary, treasurer, and one director of the company. These officers are elected by the stockholders of the company. No salaries are paid to them for administering the affairs of the fund, and they are not bonded as fund officers. The treasurer of the company is custodian of the fund, and fund disbursements can be made only on resolution of the directors or, in urgent cases, by an officer of the company subject to confirmation by the board of directors. All claims of members to benefits are passed upon by the general manager and superintendent of the company as a committee, and their decisions are final. All benefit payments are guaranteed by the company.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees of the company are required to become members of the fund. An applicant must be not less than 14 years of age to enter service of the company, and must be physically and mentally qualified to fill the position applied for. An employment of not less than 30 days in the service of the company is requisite to admission to membership in the fund. Membership in the fund can not be retained after leaving the employ of the company.

**FEES, DUES, AND ASSESSMENTS.**—No fees or dues are contributed by the members to the fund, but if an employee is tardy more than five times in one month he is fined at the rate of half an hour's pay for such tardiness, and these fines are credited to the fund. Exclusive of the salary paid monthly to the regular employees the company contributes and sets aside every month during the calendar year for each of these employees a sum equal to 5 per cent of the actual salary earned by them, and this is used for the benefits stated. In addition the company contributed \$1,000 during the fiscal year.

**TEMPORARY DISABILITY BENEFIT.**—Benefits are paid to a sick or injured member during the period of his disability at the current rate of salary, the total amount in no case to exceed 2 per cent of the total earnings since entering the employ of the establishment or since last sick.

**VACATION BENEFIT.**—Vacation benefit payments are made when the member returns from vacation. The amount of the payment is for the period covering the vacation at the rate of salary received, usually not more than 2 per cent of the salary earned during the previous year to be paid in any case.

**ANNUAL PREMIUM BENEFIT.**—Annual premium benefits, equivalent to 1 per cent of the salary paid during the previous year, are paid

in cash to each employee. During the year ending December 31, 1906, 48 persons received temporary disability benefits, and there were 51 cases of such benefits. There were 335 vacation benefits and 350 annual premium benefits paid during the year.

Based on the mean membership of the trust fund during the fiscal year, the expenditure per member was as follows:

For temporary benefits.....	\$1. 12
Vacation benefits.....	1. 96
Annual premium benefits.....	. 98

The company has an arrangement with the German Hospital of San Francisco whereby the employees are entitled to treatment at special rates. The expenditures incurred through this arrangement during the fiscal year ending December 31, 1906, were confined to the annual dues, which amounted to \$24.

RECEIPTS AND DISBURSEMENTS.—The receipts and disbursements during the year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$2, 624. 15
Contributions of employers.....	3, 337. 30
Total.....	5, 961. 45

#### DISBURSEMENTS.

Temporary disability benefits.....	391. 10
Vacation benefits.....	687. 60
Annual premiums.....	343. 80
Cash on hand at end of year.....	4, 538. 95
Total.....	5, 961. 45

#### THE NEW YORK AND NEW JERSEY TELEPHONE COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

This association is not an incorporated body. At the close of the fiscal year ending September 30, 1906, there were 7,836 employees, of whom 4,716 were males and 3,120 females. The number of members in the fund was 950 males. During the year 1900 benefits were instituted for payments for temporary disability caused by sickness and death from natural causes; the association also insures its members in an insurance company against disability or death from accident. The location of the central office is at Brooklyn, N. Y.

ADMINISTRATION.—The fund is managed jointly by the establishment and the employees. A president, vice-president, treasurer, recording secretary, and two financial secretaries, and three or four, as the case may be, of the board of eleven directors are elected annually for a period of three years by a majority vote in open meeting to administer the affairs of the society. The treasurer is bonded for

\$500 and the financial secretaries for \$200 each. The funds are required to be deposited in a bank or trust company paying interest on daily balances, and can be withdrawn by checks only, signed by the treasurer and countersigned by the president, for payment of orders attested by the recording secretary and signed by two members of the board of directors. All accounts are audited annually by the auditing committee. Claims for benefits are passed upon by the board of directors, whose action is final.

**CONDITIONS OF MEMBERSHIP.**—Any regular male employee of the establishment 18 years of age or over is eligible to membership. Medical examination is not required, but the applicant must be in good physical condition. Membership terminates when a member leaves the employ of the establishment, in which case all claims upon the fund are forfeited.

**FEES, DUES, AND ASSESSMENTS.**—An entrance fee of \$1 is required from each employee making application for membership. The reinstatement fee is \$1, but applicants for reinstatement, if in good standing when leaving the society and readmitted within twelve months, are admitted free. A member in arrears for one month's dues forfeits membership, but he may be reinstated at any time within three months by vote of the board of directors and upon payment of dues in arrears at the time of suspension. Dues are \$12 per year, payable monthly, on or before the 15th day of each month. The establishment contributes an amount equal to the aggregate monthly dues of the members of the society, and an additional source of income is derived from interest accruing from funds on deposit. Members are not relieved from payment of contributions when disabled or when in receipt of benefits. There is no reimbursement of contributions to members who withdraw from the fund.

**TEMPORARY DISABILITY BENEFIT.**—In cases of sickness and disability not caused by any immoral conduct, benefits at the rate of \$10 per week are paid for a period not to exceed 12 weeks in any one year, the benefit in case of disability resulting from accident being paid by the insurance company. No benefits are paid for sickness or accident of less than two days' duration. Members are entitled to benefits as soon as they acquire membership. Supervision is exercised over beneficiaries through weekly visits by members of the relief committee, and a physician's certificate is also required. Examination is usually made weekly into the beneficiary's condition by a physician. Immoral conduct upon the part of members causes them to forfeit all rights to temporary disability benefits.

A beneficiary who has exhausted the maximum period of benefit payments retains his membership in the society, but he is not entitled to receive further benefits during the year. The number of persons

that received temporary disability benefits during the fiscal year ending September 30, 1906, was 413, covering 496 cases, with an aggregate number of days benefits of 5,207. The total expenditure for benefits was \$7,447.28.

**DEATH BENEFIT.**—In case of death from natural causes a funeral benefit of \$100 is paid. This benefit is not paid, however, where the beneficiary receives the accident indemnity of \$1,000 from the insurance company, under policies held for members of the society for death by accident. Members are entitled to benefits immediately upon acquiring membership in the society. Claims become payable at once upon the verification of proof of death, and are usually settled in three days for the \$100 benefit. The \$1,000 benefit accruing through the insurance company takes its usual course. There were 5 deaths from natural causes during the fiscal year and one contested insurance death benefit which was settled for \$200; the aggregate expenditure for the 6 death benefits was \$700.

**MEMBERSHIP.**—The membership in good standing at the beginning of the fiscal year ending September 30, 1906, was 853. There were admitted during the year, 337 members, and there were lost 234 by discharge from the establishment and 6 by death. The total number in good standing at the end of the year was 950.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year ending September 30, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$15, 516. 31
Entrance fees (including \$45 with applications not acted upon).....	382. 00
Dues.....	10, 825. 00
Contributions of employers.....	10, 825. 00
Interest.....	289. 16
From accident insurance company for accident benefits of members ....	1, 815. 81
<b>Total.....</b>	<b>39, 653. 28</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	7, 447. 28
Death or funeral benefits.....	700. 00
Administrative expenses.....	150. 25
Accident insurance premiums on contract with insurance company....	10, 479. 43
Cash on hand at end of year.....	20, 876. 32
<b>Total.....</b>	<b>39, 653. 28</b>

#### AMERICAN SHIPBUILDING COMPANY.

The American Shipbuilding Company, of Cleveland, Ohio, has a contract with a life insurance company to insure its employees against death or disability from accident while actually engaged in the occupation and at the places mentioned in the policy. This

form of contract is a workman's collective accident policy, and is described on pages 660 to 662. At the close of the fiscal year, December 31, 1906, the 7,000 (estimated) employees of this establishment were so insured. This system of benefits was instituted in 1902.

**ADMINISTRATION.**—The establishment does not administer the affairs of the benefit features other than by making the weekly deductions for insurance from the wages of employees and paying the insurance premium. The insurance company's physicians pass on all claims. Beneficiaries may have recourse to legal proceedings for recovery, to be begun within six months from time of death, loss of limb or sight, or the termination of the disability.

**CONDITIONS OF MEMBERSHIP.**—All employees who are 16 years of age and over are required to become members. Ten cents per week is deducted from each employee's wages by the company to pay for this insurance. When employees are disabled or in receipt of benefits, they are relieved from contributing to the fund.

**TEMPORARY DISABILITY BENEFIT.**—For temporary disability the insured is paid a weekly allowance of one-half his usual weekly wages for a period not to exceed 26 weeks. All cases are paid for from commencement of disability; accidents reported to the foreman immediately after they occur entitle the insured to be paid each pay day. Beneficiaries must report to the insurance company's physician once each week, or oftener if required. Benefits are forfeited for noncompliance with the rules of the insurance company. It is a condition of this insurance that an injured employee who fails to comply with instructions of the insurance company's surgeon (even though injured and employing another surgeon at his own expense) or who fails to report to the surgeon's office as often as instructed and at the times appointed, or who in any manner willfully or negligently fails to give proper care and attention to his injuries will, by such conduct, forfeit all claims thereunder. Beneficiaries who have exhausted the maximum period of benefit payments are not entitled to any further benefits. During the fiscal year about 1,500 members received benefits for temporary disability.

**DEATH BENEFIT.**—The payment made in case of death from accident (within 90 days from such injuries and independent of all other causes) is an amount in cash equal to a half year's wages. Claims are usually settled in one week. Benefits are forfeited for noncompliance with the rules of the insurance company. There were 10 deaths during the year for which insurance was paid.

**PERMANENT DISABILITY BENEFIT.**—For the irrecoverable loss of sight of one eye one-sixteenth of one year's wages is paid. For the loss of one hand or one foot, one-sixth of one year's wages is paid. For the loss of both hands or both feet, or one hand and one foot, or the sight of both eyes, one-half year's wages is paid. These amounts

are paid in a lump sum. Benefits are forfeited for noncompliance with the rules of the insurance company. Thirty-one persons received permanent disability benefits in lump sums during the fiscal year.

**OTHER BENEFITS AND PRIVILEGES.**—Surgical, ambulance, and hospital services are provided and physicians are employed as part of the agreement with the insurance company.

#### **J. C. AYER COMPANY BENEFIT INSURANCE.**

The J. C. Ayer Company, of Lowell, Mass., maintains a temporary disability fund, and, in addition, a death benefit in the form of life insurance in a regular life insurance company. This dual system was instituted in 1902, and is known as the "J. C. Ayer Company Benefit Insurance."

**ADMINISTRATION.**—The fund is managed by the establishment, being administered by the president, vice-president, secretary, and treasurer, who hold similar offices in the benefit insurance association. The accounts are audited annually. All claims for benefits are passed upon by the president of the company, whose action is final. All benefit payments are guaranteed by the establishment, upon condition that the employees remain with the establishment.

**CONDITIONS OF MEMBERSHIP.**—All employees participate in the benefit fund, and no physical examination is required except for insurance. The life insurance plan applies only to those who have been in the employ of the establishment for 25 years, and who pass a satisfactory physical examination. The death benefit only may be retained after leaving the employ of the establishment, upon the condition that members pay the insurance premiums. No difference is made in benefits on account of furlough or suspension.

**FEES, DUES, AND ASSESSMENTS.**—There are no entrance fees, dues, or assessments entailed upon the members. All income is derived from contributions by the establishment. The following contributions were made during the years enumerated:

1903-4.....	\$601.00
1904-5.....	595.25
1905-6.....	625.00
1906-7.....	569.00
1907-8.....	675.70
Total.....	3,065.95

**TEMPORARY DISABILITY BENEFIT.**—Benefits are paid for a duration of but six days in one year, and commence upon the first day of illness. The rate of payment is based upon the various rates of wages, and the beneficiary is entitled to receive one-half of the weekly wage

average for the year for the time allowed. There is no supervision or restriction over nor examination of the beneficiary. Members forfeit their rights to benefits if disability is due to intemperate or immoral conduct. Thirty members received temporary benefits, aggregating 114 days of benefits, the expenditure being \$140.70 for the year. Based on the mean number of employees during the fiscal year, the expenditure for temporary benefits was 91 cents per employee.

**DEATH BENEFIT.**—The establishment carries \$500 life insurance for the benefit of each employee who has continued 25 years in its service and passed the required physical examination to secure the insurance. These claims become payable at once, and are usually settled within 30 days. No deaths occurred during the fiscal year.

**MEMBERSHIP.**—The number of employees at the beginning of the year was 155, of which 75 were males and 80 females. During the year 5 males were admitted, and 5 were lost by voluntary withdrawal from the establishment. The number of employees at the close of the fund's fiscal year, May 1, 1908, was 75 males and 80 females.

The disbursements for the year were as follows:

Temporary disability benefits.....	\$140. 70
Insurance premiums.....	468. 00
Cash, in lieu of insurance.....	67. 00
Total.....	675. 70

#### ST. PAUL AND TACOMA LUMBER COMPANY.

The St. Paul and Tacoma Lumber Company, of Tacoma, Wash., operates a hospital fund, and provides medical attendance for employees sick at their home. These provisions were instituted in 1888. The company also insures its employees in a life insurance company under a workman's collective policy, which secures temporary disability benefits covering accidents occurring while on duty only. This provision was instituted in 1904. At the close of the fiscal year December 31, 1906, there were 650 employees, of which 620 were under the protection of these funds.

**ADMINISTRATION.**—The company manages the affairs of the organization by appointing its treasurer as treasurer of the funds. This official collects the monthly dues and makes the necessary monthly payments to the life insurance company. The superintendent and timekeeper of the establishment and the surgeon of the insurance company pass upon all claims. Payments of benefits are guaranteed by the establishment.

**CONDITIONS OF MEMBERSHIP.**—The office force and cargo tallymen are excluded from membership by reason of their nonhazardous occu-



pations. All eligible employees who are over 14 years of age are required to become contributors to the benefit funds.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance or reinstatement fee. A deduction of 50 cents per month is made from the wages of each employee for hospital fees. There is also deducted monthly 3 per cent of the wages of each employee for the insurance company's premium.

**TEMPORARY DISABILITY BENEFIT.**—In case of sickness, only medical attendance or hospital service is given. In the case of accidents medical attendance, hospital service, and also 50 per cent of the monthly wages is allowed to the injured for a period not to exceed 26 weeks in any one year. Benefits date from commencement of disability and are in effect from date of employment. A physician's certificate is required, and examinations are made of the beneficiary's condition as often as necessary.

#### **THE WELLS MEMORIAL BENEFIT ASSOCIATION.**

The Wells Memorial Institute, organized and maintained to provide working people with means of social intercourse, mutual helpfulness, mental and moral improvement and rational recreation, has a benefit fund designated "The Wells Memorial Benefit Association;" it is not incorporated. The fund provides for sickness or disability and for funeral benefits. It was instituted in 1893 and its office is located at Boston, Mass.

**ADMINISTRATION.**—The fund is managed by the members of the institute and its affairs are administered by the president, secretary, treasurer, and executive board. These officers are elected annually in open meeting by ballot. They are not bonded. All checks against the fund must be signed by the president and the secretary, and the accounts are audited annually by an auditing committee of the institute. The president, secretary, and treasurer pass upon all claims of members to benefits, and from their decision appeal may be made to the institute at its annual meeting.

**CONDITIONS OF MEMBERSHIP.**—All members of the institute may become members in the benefit fund and the requisites to membership are: That the member shall be not less than 18 years of age, and shall live within 10 miles of the statehouse, Boston, Mass.; that he shall follow some useful occupation or have some respectable means of support; that he must be of sound bodily health, of good moral character, free from the intemperate use of stimulants or narcotics, and must furnish at least one acceptable reference. Membership is for one year, and each member has to qualify anew each year (except as to fee), and having exhausted temporary disability benefit one

year bars from reentering. Membership in the fund can not be retained after leaving the institute.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for membership in the fund is \$1 and the reinstatement fee is the same amount. The dues are \$6 yearly, payable monthly. There is no source of supplementary income to the fund. Any member failing to pay his dues shall be considered delinquent and shall be fined 10 per cent per month (or fraction thereof) of the amount due for two months, when, if the member is still delinquent, all moneys that have been paid by him shall become the property of the association and his name be stricken from the roll.

**TEMPORARY DISABILITY BENEFIT.**—A sick and accident benefit of \$5 a week is payable weekly, but no benefit is paid for the first seven days, nor for the fractional part of a week. The duration of benefit payments is thirteen weeks. A beneficiary must have been a member of the benefit fund for not less than one week before being entitled to benefits. A member drawing benefits must furnish a physician's certificate, and during disability he is under the supervision of a member of the visiting committee, whose duty it is to visit him not less than once in seven days. The beneficiary must be examined at least once by a physician. Rights to benefits are forfeited for delinquency in payment of dues and in cases where the disability is due to immorality or intemperance. The number of persons receiving temporary benefits during the fiscal year ending March 31, 1907, was 18. The aggregate number of days of benefits was 529, the expenditure being \$375. Based on the mean membership of the association during the fiscal year, the expenditure for temporary benefits was \$3.29 for each member.

**DEATH BENEFIT.**—The death benefit is \$50, and is payable immediately upon the decease of the member; one week is the period customarily required to settle the claim. The same causes work a forfeiture in the death benefit as in the case of temporary disability. No member died during the year.

**OTHER BENEFITS AND PRIVILEGES.**—The members of the fund have the privilege of a library, a game room, bowling alleys, baths, etc., and free lectures; besides, arrangements have been established entitling them to substantial discounts on coal, flour, and tea and coffee. In addition the association has been able to allow dividends to members.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending March 31, 1907, was as follows: At beginning of year, 114; admitted during year, 13; lost during year, 13; in good standing at close of year, 114.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$978. 78
Entrance fees.....	13. 00
Dues.....	670. 98
Total.....	1, 662. 76

DISBURSEMENTS.	
Temporary disability benefits.....	375. 00
Administrative expenses.....	15. 00
Dividends to members.....	440. 67
Cash on hand at end of year.....	832. 09
Total.....	1, 662. 76

#### **WOMEN'S EDUCATIONAL AND INDUSTRIAL UNION.**

The Women's Educational and Industrial Union, Boston, Mass., was founded in 1877 and incorporated in 1880. Its object is the increase of fellowship among women and the promotion of their educational, industrial, and social advancement. Associated with the union is a benefit fund designated "The Employees' Association of the Women's Educational and Industrial Union." The fund provides benefits for members who are temporarily disabled through accident or sickness; it was instituted in 1905.

**ADMINISTRATION.**—The fund is managed by the union and the employees jointly, and its affairs are administered by a president, vice-president, secretary, chancellor of the exchequer, and 16 delegates; these officers and delegates constitute what is known as the "house." The president of the union is ex officio the president of the board; the other officers and the 16 delegates are nominated by secret ballot at the annual meeting of the association, and elected during the following week. These officers and the delegates are paid out of the fund. They are not bonded. The chancellor of the exchequer collects and safeguards the funds of the association, and disburses the same as directed by vote of the "house" or the association. The funds are audited annually by some member of the union. The "house" passes upon claims of members to benefits, and in the event of dissatisfaction with its findings recourse may be had to the court of appeals. The court of appeals is composed of the president of the union and four jurors. Benefit payments are not guaranteed by the union.

**CONDITIONS OF MEMBERSHIP.**—All eligible employees of the union are required to become members of the benefit fund. Neither age nor physical condition is considered in applicants for entrance into the service of the union, and the only restriction as to admission to membership in the fund is that the employee shall have been in the

service of the union for not less than one month. Membership in the fund can not be retained after leaving the employ of the union.

**FEES, DUES, AND ASSESSMENTS.**—The benefit dues are 1 per cent of the wage, payable weekly by deduction from the pay of the member. If food is received in addition to the wage, as with kitchen employees, etc., the food is valued at a certain amount, and the dues reckoned on the amount of wage plus the value of the food. There are no other dues or assessments. The only source of supplementary income to the fund is that derived from donations by the union. Members are relieved from payment of contributions when in receipt of benefits. In case a member withdraws from the employ of the union a refund of one-half the amount paid into the benefit fund will be made after any amount that may have been paid to the member as benefits has been deducted. An employee of the union who ceases to be a member in the fund while absent from duty for legitimate cause is entitled to receive during the next eight weeks the benefits to which as a member he or she would have been entitled.

**TEMPORARY DISABILITY BENEFIT.**—The benefit rate is three-fourths of the wage of the member, and is paid from the beginning of the disability in weekly payments. A physician's certificate may be required when the disability continues for more than two days. Benefit payments are limited to eight weeks in any one year. An examination of the beneficiary's condition may be made by a physician at any time when deemed necessary. During the fiscal year ending October 31, 1906, 38 members received benefits, and there were 53 cases of benefits. The aggregate number of days of benefit during the year was 1,306, the expenditure being \$999.78.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending October 31, 1906, was: At beginning of year, 70; admitted during year, 49; lost during year by discharge from employ of the union, 20; lost during year by voluntary withdrawal from employ of the union, 28; in good standing at close of year, 71.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$171. 19
Dues.....	392. 74
Donations of employers.....	1, 091. 84
Total.....	1, 655. 77
DISBURSEMENTS.	
Temporary disability benefits.....	999. 78
Salaries, wages, and other compensation.....	65. 00
Other administrative expenses.....	3. 35
Refunds.....	30. 34
Cash on hand at end of year.....	557. 30
Total.....	1, 655. 77

## WORKMEN'S COLLECTIVE POLICY.

Various insurance companies issue a policy known as "the workmen's collective policy," insuring employees against death by accident and against bodily injuries. The policy is written on indoor and outdoor occupations and generally covers risks of the occupation during working hours, but it may cover all risks for the full 24 hours.

The death benefit paid is generally an amount equal to the wages of the deceased for one-half or for one whole year.

Medical and surgical attendance may be included in addition to benefit payments.

The premium is based on the degree of hazard of the occupations covered and is an agreed per cent of the amount of the annual pay roll.

The whole premium may be paid by the employer, by the employees, or by the employer and employees jointly.

The usual form of this policy is given below. It is never issued except as a supplemental policy in connection with one covering the employers' legal liability.

## WORKMEN'S COLLECTIVE POLICY.

In consideration of the warranties hereinafter set forth and of \_\_\_\_\_ dollars (\$ \_\_\_\_\_) premium, the \_\_\_\_\_ Insurance Company, of \_\_\_\_\_, \_\_\_\_\_ (hereinafter called "The company"),

Does hereby insure \_\_\_\_\_, of \_\_\_\_\_, county of \_\_\_\_\_, State of \_\_\_\_\_ (hereinafter called "The assured"), as trustee for the employees mentioned in the schedule for this policy, for the term of \_\_\_\_\_ months, beginning on the \_\_\_\_\_ day of \_\_\_\_\_ 190\_\_\_\_, at noon, and ending on the \_\_\_\_\_ day of \_\_\_\_\_ 190\_\_\_\_, at noon, standard time, at the place where the policy is countersigned.

Premium, \$ \_\_\_\_\_.

Against bodily injuries sustained by the employees of the assured through external, violent, and accidental means, while actually engaged in the occupations and at the places mentioned in the application for this policy, subject to the following special and general agreements, which are to be construed as coordinate, as conditions.

## SPECIAL AGREEMENTS.

*Clause A.*—If the death of any employee shall result within ninety days from such injuries independently of all other causes, the company will pay to the assured a sum equal to \_\_\_\_\_ weeks' wages, computed at the rate per week received by such injured employee at date of accident, but such sum shall not exceed \_\_\_\_\_ dollars (\$ \_\_\_\_\_).

*Clause B.*—If any employee shall within ninety days, as the result of such injuries, independently of all other causes, lose by actual separation at or above the wrists or ankles both hands or both feet, or one hand and one foot, or shall irrecoverably lose the sight of both eyes, the company will pay the sum as provided for in Clause A.

*Clause C.*—If any employee shall within ninety days, as the result of such injuries, independently of all other causes, lose by actual separation at or above the wrist or ankle one hand or one foot, the company will pay in full satisfaction of all claims for such injury one-third the sum as provided for in Clause A.

*Clause D.*—If any employee shall within ninety days, as the result of such injuries, independently of all other causes, irrecoverably lose the sight of one eye, the company will pay in full satisfaction of all claims for such injury, a sum equal to one-eighth the sum as provided for in Clause A, but not exceeding \_\_\_\_\_ dollars (\$ \_\_\_\_\_).

*Clause E.*—If such injuries are not covered by one of the preceding clauses, and independently of all other causes, shall immediately, continuously, and wholly disable and prevent such employee from engaging in any work or occupation for wages, the company will pay the assured an amount equal to one-half his usual weekly wages for the period of such disability, not exceeding twenty-six weeks in respect of any

2. This policy shall continue during the period stated in it, the estimated wages being the basis for the premium charge for the period stated. If the actual wages expended for the said period shall be less than the estimate, the assured shall be allowed the pro rata part of the premium not earned by the company, and if a greater amount than the estimate shall have been expended, the assured shall pay to the company the additional premium earned.

### SCHEDULE

1. Name of employer .....
2. Address of employer .....  
(Name street, town, county, and State where office is located.)
3. The locations of all factories, shops, or yards are given below .....
4. Trade or business is .....
5. The operations are those usual to the trade or kind of business as described below except as follows: .....
6. No power is used except as follows: .....
7. There are \_\_\_\_\_ boilers. Their type is \_\_\_\_\_. Their age is .....
8. There are \_\_\_\_\_ elevators. Their type is \_\_\_\_\_. The maker's name is .....
9. No chemicals are used, except as follows: .....
10. No explosives are used, except as follows: .....
11. No stamping of sheet or other metal is done by power presses, except as follows: .....
- .....  
(State number of power presses, if any.)
12. The estimated pay roll includes the wages of all executive officers, office men, pieceworkers employed in the factories or shops and all other employees, except as follows: .....
13. The employees whose wages are included in the following list do not make alterations or additions to buildings or plant. They make no repairs, except as follows: .....
14. The following insurance is carried:  
Boiler, \$ \_\_\_\_\_ Name of company.....  
Employers' liability, \$ \_\_\_\_\_ Name of company.....  
Elevator, \$ \_\_\_\_\_ Name of company.....
15. The insurances described in paragraph 14 cover the period for which this policy is to be written, except as follows: .....
- .....
16. The estimated average number of employees in each class or occupation; the estimated average annual wages in each description or class are given in the following list:

## THE EMPLOYEES.

[illegible]

17. The total expenditure for wages for the last calendar year, ending December 31, 190—, was \$——.
18. The estimated expenditure for wages for the term of this policy is \$——. The premium rate is —— cents for each \$100 of wages.

## GENERAL AGREEMENTS.

1. Any medical adviser of the company shall be allowed to examine the person or body of the injured employee in respect of any alleged injury as often as may be required.

2. Immediate written notice must be given said company at —, —, or its duly authorized local agent, of any accident and injury for which a claim is to be made, with full particulars thereof, and full name and address of the assured and of injured person. Affirmative proof of death, or loss of limb or of sight or of duration of disability, must also be furnished to said company within two months from the time of death, or of loss of limb or of sight, or of the termination of disability. Legal proceedings for recovery hereunder may not be brought till after three months from date of filing proofs at this company's home office, —, —, nor brought at all unless begun within six months from time of the death, loss of limb or sight, or the termination of the disability. The burden of proof in any case shall rest upon the claimant and this shall include proof that the claim is one covered by this policy.

3. The company upon receiving notice from the assured of any claim, may take upon itself the settlement of the same, and the assured shall give all necessary information and assistance for the purpose. The assured shall not, except at his own cost, pay or settle any claim without the written consent of the company.

4. The receipt of the assured shall be a full acquittance of the company in any case.

5. If the assured carries on behalf of his employees other similar insurance to this, or if any employee of the assured carries insurance either in companies or associations, or both, making an aggregate weekly indemnity in excess of the money value of such employees' time, this company shall be liable in case of any such employee for such proportion only of this insurance, under any of the foregoing clauses, as said money value of the employees' time shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

6. This insurance does not cover disappearance; nor suicide, sane or insane; nor the result of injuries, fatal or otherwise, inflicted intentionally by the assured, or intentionally by any other person (except assaults committed for the sole purpose of burglary or robbery); nor the result, fatal or otherwise, of injuries of which there is no visible mark upon the body (the body itself in case of death not being taken as such mark); nor the result, fatal or otherwise, of voluntary or involuntary taking of poison, contact with poisonous substances, inhaling of any gas or vapor, or of sunstroke or freezing. This insurance does not cover in event of accident or death, loss of limb or sight, or disability, resulting wholly or partly, directly or indirectly, from bodily or mental infirmity, or disease in any form; nor does it cover death or disability due to hernia, or orchitis, existing prior or subsequent to the issue of this policy; nor injuries, fatal or otherwise, resulting from fits, vertigo, sleepwalking, being or having been under the influence of intoxicants or narcotics, medical or surgical treatment (except amputations necessitated solely by injuries on account of which liability would exist under this policy, and made within ninety days after accident); dueling or fighting; war or riot; excessive labor or overexertion; the friction of footwear or clothing; violating law; unnecessary exposure to obvious risk of injury or obvious danger; nor does it cover entering, or trying to enter, or leave, a moving conveyance using steam or electricity as a motive power (except cable and electric street cars); being in any place, in or on any such moving conveyance which has not been provided for the occupation of passengers during transit, or walking or being on any railroad bridge or roadbed, except at established crossings of such roads with public highways.

7. The company's officers shall have the right and opportunity at all reasonable times to examine the books of the assured so far as they relate to the wages paid to his employees, and also to inspect the plants, ways, works, machinery, and appliances used in his business.

8. The company may cancel this policy at any time by refunding the unearned premium, and the company's check mailed to the address of the assured as given above shall be a sufficient tender of payment of the return premium; or at the request of the assured, the company will cancel the policy on the same terms, provided the assured is retiring from business or suspending operations for the remainder of the period of the policy.

9. An agent has no authority to change this policy or to waive any of its provisions, nor shall any notice to the agent or knowledge of his or of any other person, be held to effect a waiver or change in this contract, or in any part of it, unless an indorsement is added hereto, signed by an executive officer of the company, expressing such waiver or change.

In witness whereof, the — Insurance Company has caused these presents to be signed by its president and secretary, but the same shall not be binding unless countersigned by an authorized agent of the company.

\_\_\_\_\_, Secretary. \_\_\_\_\_, President.  
Countersigned at \_\_\_\_\_  
this \_\_\_\_\_ day of \_\_\_\_\_, 190—.

\_\_\_\_\_, General Agent.

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**CHAPTER VII.**

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**INDUSTRIAL BENEFIT SOCIETIES.**

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## CHAPTER VII.

### INDUSTRIAL BENEFIT SOCIETIES.

#### INTRODUCTION.

Thirty-five of these societies have been reported, and the features peculiar to each are briefly described, under their respective titles, in the several articles appended. As a whole the genius of these societies, their method of organization, the operating machinery, and the beneficial features are the same. The primary object of the societies is to afford financial relief to members in cases of sickness, accident, and death, and they endeavor to promote friendly relations between employers and employees, to stimulate fraternal intercourse, and to encourage habits of industry and sobriety among the members, as well as to procure positions for members out of employment.

The industrial benefit societies differ from the labor union and the establishment funds in that the membership, although composed generally of wage-earners or of those on small salary, is not as a rule dependent upon membership in any particular union or employment in any particular establishment. The management of these societies and the administration of their affairs are entirely in the hands of the members.

The membership of some of these societies is limited to employees of a certain industry; some societies limit membership to employees of a certain industry of a certain locality; some to employees of any industry of a certain locality, and some extend membership to employees of any industry without reference to locality.

Some of these societies restrict membership to males, while others admit both males and females. One, the Women Clerks' Benefit Association of Boston, has a membership composed exclusively of females.

The general requirements for admission to membership in these societies are that the applicant must be in good physical health and of good moral character.

The contributions of members are conditioned upon the benefits to be secured, and the details concerning the rates applicable to each society are noted, under their respective titles, in the appended articles.

The usual penalty for nonpayment of dues is suspension from beneficial membership during the period of delinquency and, in cases

of continued failure, the delinquent member is usually dropped from the rolls of membership. Forfeiture of membership is generally the result of some overt act of intemperance, immorality, or specific offense against the society.

Some of these societies reported provide for financial relief in cases of sickness, injury, and death, some for sickness and injury only, and some for death alone. In those instances where the benefits cover sickness and injury, the beneficiaries are usually under the supervision of the sick or visiting committee of the society, and such other precautions are adopted as are deemed necessary for the protection of the society against imposition.

Death benefits are paid to the wife, children, or the designated beneficiary of a deceased member, and these benefits are usually paid within 30 days following decease.

For the details relating to the organization of these societies, their administration, the conditions governing membership, the requirements as to dues, fees, and assessments, and the conditions concerning payment of benefits, reference is made to the description of the individual funds.

### DESCRIPTION OF INDIVIDUAL FUNDS.

#### **BANKERS' AND BANK CLERKS' MUTUAL BENEFIT ASSOCIATION OF THE CITY OF PITTSBURG.**

This association is composed of bankers and bank clerks in the city of Pittsburg, Pa.; it is incorporated. The object of the association is to relieve the necessities of the aged and disabled, to benefit families of deceased members, to afford relief in sickness when necessary, to assist the deserving when in distress, to obtain employment for members who may be in need thereof, to give each other mutual aid and protection, and to extend to each such assistance as the association may determine. The association was organized in 1874.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, recording secretary, corresponding secretary, treasurer, 12 directors, and 10 trustees, all nominated and elected annually by ballot. The officers and directors constitute a board of management. The treasurer is bonded in the sum of \$5,000. The funds are deposited in banks and are otherwise invested. The treasurer makes all disbursements, upon orders signed by the president and attested by the recording secretary. The accounts are audited annually by an auditing committee. Claims are passed upon by the board of management.

**CONDITIONS OF MEMBERSHIP.**—The active membership is restricted to officers or clerks connected with any bank, banking institution, clearing house, or United States depository in the city of

Pittsburg or vicinity. To be admitted to membership, the applicant is required to pass a physical examination conducted by a physician of the association and must not be under 18 nor over 40 of years age. To honorary membership any person may be admitted by paying the sum of \$25; but honorary members have no right to vote, nor can they participate in the benefits of the association. A member who ceases his connection with a bank may retain his membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—To applicants under 30 years of age at the time of joining the association the entrance fee is \$5. The entrance fee to those 30 years of age and over at the time of joining is \$5, and, in addition, they must pay \$1 per annum for each five years over that age. The dues are \$6 a year, payable quarterly in advance, by collection through the clearing house. Upon the death of a member the board of management may levy an assessment of such sum as may be deemed necessary, not, however, to exceed \$2 on each member. During the 5-year period 1902 to 1906 such assessments were levied as follows: 1902, 1; 1903, 4; 1904, 4; 1905, 3; 1906, 2. The fund has supplementary sources of income from donations and interest on fund investments: The income derived from these sources during the 5-year period 1902 to 1906, inclusive, was as follows: 1902, \$2,097.50; 1903, \$2,140.40; 1904, \$2,450.50; 1905, \$3,709.60; 1906, \$3,237.98. If through want of employment or other good cause a member can not pay his dues, his membership may be continued at the option of the board of management. Any member having failed to pay his dues for 6 months is notified of his default by the recording secretary, and unless he pays within 30 days thereafter, except in case of nonpayment because of want of employment or other good cause, his membership and all benefits arising therefrom are forfeited and his name is dropped from the roll. Any member who has resigned his membership may, within one year, be reinstated upon payment of dues from date of resignation. There is no provision for refunding contributions to members who withdraw from the association.

**DEATH BENEFIT.**—The death benefit payment is \$1,000. The benefit right is established at once upon admission to membership. The claim is payable within 30 days after proof of the death of a member, but 60 days are customarily required for settlement. If, in the judgment of the board of management, there is need of immediate relief to the family of a deceased member, a sum not exceeding \$500 may be paid at once, but this amount will be deducted from the final payment of the death benefit. All benefit rights, subject to the decision of the board of managers, are forfeited for drunkenness, grossly immoral conduct, or infamous crime. During the fiscal year ending October 31, 1906, 6 death-benefit claims were paid, the

expenditure being \$6,000. Based on the mean membership for the fiscal year, the expenditure per member for death benefits was \$6.17.

**DISABILITY BENEFIT.**—Whenever it is shown upon satisfactory evidence that a member is incapacitated for labor of any kind and has no adequate means of support, the board of management has power to grant an annuity not exceeding \$20 a month, and whenever, in the judgment of the board, the necessity for the payment of an annuity shall have ceased the member shall be notified. Any amount so granted shall be deducted from the death benefit.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending October 31, 1906, was as follows: In good standing at beginning of year, beneficiary 945, nonbeneficiary 113; admitted during year, beneficiary 69, nonbeneficiary 1; lost during year, beneficiary 14, nonbeneficiary 1; in good standing at close of year, beneficiary 1,000, nonbeneficiary 113. Of the number of members lost during the year 7 were dropped for nonpayment of dues and assessments and 7 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending October 31, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$9,876.21
Entrance fees.....	370.00
Dues.....	5,716.50
Assessments (mortuary).....	5,608.00
Other contributions of members.....	166.00
Loans repaid.....	5,100.00
Interest, dividends, etc.....	3,237.98
Total.....	29,974.69
DISBURSEMENTS.	
Death benefits.....	6,000.00
Salaries, wages, and other compensation.....	400.00
Other administrative expenses.....	540.36
Investments made.....	15,000.00
Other disbursements.....	343.49
Cash on hand at end of year.....	7,690.84
Total.....	29,974.69

#### **JOURNEYMEN BOOKBINDERS' FRIENDLY SOCIETY OF PHILADELPHIA.**

This society is composed of journeymen bookbinders. It is not incorporated. The fund provides for temporary benefit payments in case of sickness and accident, for permanent disability resulting from old age, and for death of a member or of a member's wife. The temporary disability benefits were instituted in 1865, and those for permanent disability and death were instituted in 1877. The office of the society is located at Philadelphia, Pa.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, recording secretary, financial secretary, treasurer, three trustees, and a relief committee consisting of nine members. The president, vice-president, recording secretary, financial secretary, and treasurer are nominated in open meeting and elected annually by ballot. Every 6 months one of the three trustees is elected to serve 18 months. The relief committee is selected in alphabetical order from the membership roll to serve for a period of six months. No bond is required of any officer of the society. The funds are placed with a trust company, and disbursements are made by the treasurer upon orders approved by the president and attested by the financial secretary. The accounts are audited annually by the trustees. The relief committee passes upon claims for benefits; appeal may be taken from its decision to the society.

**CONDITIONS OF MEMBERSHIP.**—Any journeyman bookbinder not under 21 nor over 50 years of age, in good health, who has worked at the bookbinding business not less than 4 years is eligible to beneficial membership. Any bookbinder over 50 years of age, or any bookbinder who may be disqualified for beneficial membership through physical disability, may become an honorary member, but any such member is not entitled to weekly or funeral benefits or to vote.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for beneficial membership is graduated according to age, as follows: For applicants 21 and under 30 years of age, \$2.50; 30 and under 35 years, \$5; 35 and under 40 years, \$10. An additional fee of \$1 per year for each year is charged to applicants 40 and under 45 years of age; applicants 45 and under 50 years of age are charged \$2 additional per year for each year. The entrance fee for honorary membership is \$1. The fee for reinstatement is the amount of one year's dues and one-half the admission fee, based on age. The dues of beneficial members are \$7.20 a year and those for honorary members are \$1.20 a year, payable monthly. Supplementary income is derived from occasional entertainments and the interest from the fund investments. Members are not relieved from payment of contributions under any condition. Any member in arrears of dues for three months is suspended from benefit rights\*and is not restored thereto for two weeks after date of payment; if in arrears four months, is not restored for three weeks after payment; if in arrears five months, is not restored for six weeks after payment, and if in arrears for six months is not restored for three months after payment. A member six months in arrears is notified by the financial secretary, and if he fails to pay for six months thereafter he is dropped from membership. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—For sickness or disability a member is paid a weekly sum of \$6 during such sickness or disability.

If, however, a member has received benefits for 52 weeks in any period of 5 years, the rate is reduced to \$4 per week for 52 weeks and then to \$2 per week for the balance of such sickness or disability. After the first week of sickness or disability all fractional parts of a week are paid for. A membership of six months is necessary to establish title to benefits. Beneficiaries are visited once a week by the relief committee; if they reside at a point beyond the easy reach of the committee they are required to furnish a physician's or magistrate's certificate of disability every four weeks during the period of the sickness or disability. A beneficiary may be examined by a physician at any time the relief committee deems such examination necessary. A member is not permitted to engage in any gainful occupation while drawing disability benefits. The benefit right is forfeited in all cases where the sickness or disability is due to intemperance or immoral conduct, and any member convicted of an attempt to defraud the society forfeits his benefit rights. The number of members who received temporary benefits during the fiscal year ending January 1, 1907, was 10 and the number of cases of benefits was the same. The aggregate number of days of temporary benefits paid during the fiscal year was 2,044, the expenditure being \$1,358. Based on the mean membership during the fiscal year, the expenditure per member for temporary benefits was \$8.82.

**DEATH BENEFIT.**—The benefit payment on the death of a member is \$80; on the death of a member's wife the payment is \$40, and such payment is made only once. A membership of six months is necessary to entitle to benefits. Death benefits are payable at the first meeting of the society following decease, and the claim is customarily settled within four weeks after death. Death-benefit rights are forfeited for the same causes as in cases of temporary disability. There were 2 death-benefit claims paid during the fiscal year ending January 1, 1907, aggregating \$160. Based on the mean membership during the fiscal year, the expenditure per member for members' death benefits was \$1.04. No member's wife died during the fiscal year.

**PERMANENT DISABILITY BENEFIT.**—The payment for permanent disability, due to old age, is \$10 a month, during balance of life. During the fiscal year there was 1 member drawing permanent disability benefits, at an expense of \$120. Based on the mean membership during the fiscal year the expenditure per member for permanent disability benefits was \$0.78.

**MEMBERSHIP.**—The number of members in the society during the fiscal year ending January 1, 1907, was as follows: In good standing at beginning of year, 153; admitted during year, 4; lost during year, 2; in good standing at close of year, 155. The 2 members lost during the year died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending January 1, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$3, 475. 16
Entrance fees.....	15. 00
Dues.....	1, 204. 25
Profits from entertainments.....	170. 00
Interest.....	63. 85
Total.....	4, 928. 26

**DISBURSEMENTS.**

Temporary disability benefits to members.....	1, 358. 00
Permanent disability benefits.....	120. 00
Death benefits to members.....	160. 00
Salaries, wages, and other compensation.....	40. 40
Other administrative expenses.....	53. 75
Donations.....	75. 00
Cash on hand at end of year.....	3, 121. 11
Total.....	4, 928. 26

**CAMDEN MUTUAL ASSOCIATION.**

This association is composed of white males between the ages of 18 and 50 years, resident in the city of Camden, N. J.; it is incorporated. The association was organized in 1894, and it provides for relief payments in case of sickness of any member, and in case of the death of any member or member's wife.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, recording secretary, a financial secretary, a treasurer, five trustees, and a relief committee of three members, all of whom are elected annually by ballot at the first meeting in January of each year. The treasurer is bonded in the sum of \$1,500. The funds are deposited by the treasurer in such depository as the association may select. Disbursements are made by the treasurer, only on orders issued by the financial secretary and signed by the president. The accounts are audited by the trustees. All claims for benefits are passed upon by the trustees, from whose decision appeal may be taken to the officers of the association and the case decided in open meeting.

**CONDITIONS OF MEMBERSHIP.**—No person engaged in the liquor business is eligible to membership. With the exception noted, any white male resident of the city of Camden, N. J., of good moral character, free from mental and physical infirmities, and not under 18 or over 50 years of age, may be admitted to membership. After having once been admitted to membership the age limitation of 50 years does not apply. The membership is limited in number to 600.



**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents, and each member must renew his membership annually. . The fee for reinstatement is the same amount as the entrance fee. The dues are \$6 a year, payable monthly in advance at each regular monthly meeting. An assessment of 50 cents is made upon each member on the decease of a member or a member's wife. The number of death benefit assessments made during the five-year period 1903 to 1907, inclusive, was as follows: 1903, 8; 1904, 7; 1905, 10; 1906, 13; 1907, 13. There are no other fees, dues, or assessments, and there is no source of supplementary income to the fund. A member in arrears of two months' dues, or one month's dues and one assessment, is not entitled to benefits, and his benefit rights are not restored until three weeks from the date of payment of all such arrearages. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for temporary disability is \$5 a week, payable weekly and limited to 13 weeks in any one year. No benefit is paid for any sickness of less than 7 days' duration. The benefit right begins with admission to membership. Beneficiaries are visited by the relief committee, and a physician's certificate may be required as to the beneficiary's condition. A sick member drawing benefits is not permitted to leave his house in rainy or unpleasant weather, or after 8 o'clock in the evening, except upon the written advice of his physician or the consent of at least two members of the relief committee. Any member who is absent from or residing outside the city of Camden during sickness must furnish the affidavit of a physician as to his sickness or disability, and such affidavit must be renewed every four weeks during the period of disability. The benefit right is forfeited in any case where the disability results from intemperance or immoral conduct, or from disease or diseases, or from any injury or disability incurred or contracted before admission to membership. A member who has exhausted the full benefit period in any one year may continue his membership, but is entitled to no further benefits during that year. During the fiscal year ending January 10, 1907, there were 64 members who received temporary disability benefits and there were 68 cases of such benefits. The aggregate number of days of benefits paid during the fiscal year was 1,778, the expenditure being \$1,270. Based on the mean membership during the fiscal year, the expenditure per member for temporary benefits was \$3.02.

**DEATH BENEFIT.**—The amount paid upon the death of a member, or a member's wife, is the sum of the assessment of 50 cents collected from each surviving member. The right to the benefit begins with admission to membership. Fifty dollars of the death-benefit claim is paid immediately upon proof of death, and the balance is custom-

arily paid in from 30 to 60 days thereafter. Should the death of a member or member's wife result from nephritis (Bright's disease), phthisis pulmonalis, or disease of the heart, within 183 days after admission to membership, the death benefit shall be \$5 and no more. The number of death benefits paid during the fiscal year was 13, aggregating \$2,852. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$6.77.

**OTHER BENEFITS.**—The funds unexpended and remaining on hand at the close of each year are divided pro rata among the members in good standing at the time.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending January 10, 1907, was as follows: In good standing at beginning of year, 404; admitted during year, 39; lost during year, 26; in good standing at close of year, 417. Of the number of members lost during the year, 19 were dropped for nonpayment of dues and 7 were on account of death.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending January 10, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$0. 06
Entrance fees.....	221. 50
Dues.....	2, 630. 00
Assessments (mortuary).....	2, 852. 00
Other contributions from members.....	- 7. 00
Other receipts.....	47. 51
<b>Total.....</b>	<b>5, 758. 07</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	1, 270. 00
Death benefits.....	2, 852. 00
Salaries, wages, and other compensation.....	183. 40
Other administrative expenses.....	147. 96
Dividend.....	1, 299. 87
Other disbursements.....	2. 62
Cash on hand at end of year.....	2. 22
<b>Total.....</b>	<b>5, 758. 07</b>

**CARRIAGE MAKERS' MUTUAL RELIEF ASSOCIATION OF WATERTOWN, N. Y.**

This association is composed of employees of carriage factories in the city of Watertown, N. Y.; it is not incorporated. The association provides for payment in cases of sickness and death of its members, and was organized in 1899.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary, treasurer, and board of directors, all elected annually by ballot. The treasurer is bonded in the sum of \$500.

The funds are deposited in a savings bank, and disbursements are made by the treasurer on orders countersigned by the president. The accounts are audited annually by an auditing committee, appointed by the president. Claims to benefits are passed upon by the board of directors, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—Any employee of any carriage factory in the city of Watertown, N. Y., not under 18 or over 50 years of age is eligible to membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and one month's dues; the fee for reinstatement is the same amount. The dues are \$3 a year, payable at the rate of 25 cents a month, at the first regular meeting in the month. If the amount in the treasury should at any time fall below a sum equal to \$1 for each member, the monthly dues may be raised to 35 cents per member and remain at that rate until the amount in the treasury shall exceed \$1 for each member. There is no source of supplementary income. Members are not relieved from payment of contributions under any condition. Any member two weeks in arrears of dues is not entitled to benefits and a member six months in arrears is expelled from the association, but he may be reinstated upon the payment of \$1 and such dues as were owing at the time the membership terminated. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for sickness is \$5 a week, the first payment to be made at the expiration of two weeks' continuous sickness, and \$5 per week thereafter, payable weekly. No benefits are paid for a fractional part of a week nor for more than thirteen weeks in any one year. No member is entitled to receive more than \$250 sick benefits during entire period of membership. No benefits are paid for the first week's sickness. A membership of not less than 60 days is necessary to entitle a member to benefits. Beneficiaries are visited by the board of directors, and a physician's certificate is required of those beneficiaries in the city. If outside the city while sick the member is required to furnish a physician's certificate, duly acknowledged before a notary public, with his claim for benefits. If the sickness of a member is caused by intemperance or immoral conduct the benefit right is forfeited. A member may continue his membership after having exhausted his benefit period, but is not entitled to further benefits within the same twelve months. The number of persons who received temporary disability benefits during the fiscal year ending December 31, 1906, was 24, and the number of cases of benefits during the year was 26. The aggregate number of days of benefits paid during the fiscal year was 576, the expenditure being \$480. Based on the mean

membership, the expenditure per member for temporary benefits during the fiscal year was \$2.70.

**DEATH BENEFIT.**—The death benefit payment is \$50. A membership of not less than 60 days is necessary to entitle to death benefit. The claim is customarily paid within 3 days after proof of death. Death benefits are forfeited under the same conditions as in cases of sickness. During the fiscal year ending December 31, 1906, there was paid one death benefit claim at the expense of \$50. Based on the mean membership the expenditure per member for death benefits during the fiscal year was 28 cents.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, males 151, females 4, total 155; admitted during year, males 63, females 1, total 64; lost during year, males 19; in good standing at close of year, males 195, females 5, total 200. Of the members lost during the year, 18 were dropped for nonpayment of dues and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$422. 90
Entrance fees.....	64. 00
Dues.....	357. 00
Total.....	843. 90

#### DISBURSEMENTS.

Temporary disability benefits.....	480. 00
Death or funeral benefits.....	50. 00
Salaries, wages, and other compensations.....	25. 00
Other administrative expenses.....	20. 00
Cash on hand at end of year.....	268. 90
Total.....	843. 90

#### CIGAR PACKERS' SICK AND DEATH BENEFIT ASSOCIATION.

This association is composed of cigar packers employed, respectively, in 7 establishments in Boston, 2 in Westfield, Mass., and 26 in New York, N. Y.; it is not incorporated. The association was organized in 1898, and provides for payment in cases of sickness, accident, and death of its members, and in case of death of a member's wife. The office is located at New York, N. Y.

**ADMINISTRATION.**—The fund is administered by the president, vice-president, secretary, financial secretary, treasurer, and a board of trustees, all elected annually by ballot. No bond is required of any officer. The funds are deposited in bank and disbursements are made

by the treasurer upon orders signed by the president and financial secretary. Accounts are audited annually by a finance committee. Claims for benefits are passed upon by the president and financial secretary; appeal may be taken to the official board.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership the applicant must be in good physical condition, not under 18 or over 45 years of age, and must either be a citizen of the United States or must have taken steps to secure citizenship. Members leaving their employment may retain membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee and the amount of dues per member are determined at each annual meeting of the association. The dues are payable weekly in advance. Upon the death of a member an assessment of \$1 is levied upon each member, and upon the death of a member's wife an assessment of 50 cents per member is levied. The dues for the fiscal year ending April 1, 1908, amounted to \$7.82 per member. For the five years 1904 to 1908 the number of assessments was as follows: 1904, 2; 1905, 1; 1906, 2; 1907, 3; 1908, 3. The only source of supplementary income is interest arising from bank deposits. Members are not relieved from the payment of contributions under any condition. A member three months in arrears is dropped from the roll of membership. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rates of benefit payments are \$7 a week for 13 weeks and \$5 a week for the succeeding 13 weeks. No benefits are paid for more than 26 weeks in any one year. Any member who has received a total of \$375 for sick benefits is entitled to no further sick benefits during his membership, but he may retain his death benefit rights. The right to benefits is established at once upon admission to membership. Beneficiaries are required to furnish a physician's certificate. Benefit rights may be forfeited on account of intemperance or immoral practices. A member who has exhausted the period of benefits in any one year is entitled to no further benefits during the year, but may continue membership. During the fiscal year ending April 1, 1908, 12 members, covering 12 cases, received temporary disability benefits. The aggregate number of days of benefits paid during the fiscal year was 924, the expenditure being \$889.91. Based on the mean membership, the expenditure per member for temporary benefits was \$8.24.

**DEATH BENEFIT.**—The death benefit payment in case of a member is \$125, and in the case of a member's wife, \$60. The death benefit right is established immediately upon admission to membership. The death claim is payable at once upon proof of death, but one week is customarily required in which to settle. The benefit right is forfeited

for the same causes as in cases of temporary disability. During the fiscal year three death benefits were paid, aggregating \$375. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$3.47. There was no payment on account of the death of a member's wife during the fiscal year.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending April 1, 1908, was as follows: In good standing at beginning of year, 110; admitted during year, 5; lost during year, 10; in good standing at close of year, 105. Of the number of members lost to the association during the fiscal year, seven were dropped for nonpayment of dues and assessments and three died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending April 1, 1908, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$3, 122. 72
Dues.....	1, 121. 10
Assessments (mortuary).....	315. 00
Interest, dividends, etc.....	58. 90
<b>Total.....</b>	<b>4, 617. 72</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	889. 91
Death benefits.....	375. 00
Salaries, wages, and other compensation.....	23. 76
Cash on hand at end of year.....	3, 329. 05
<b>Total.....</b>	<b>4, 617. 72</b>

**C. RICHARDSON BENEVOLENT ASSOCIATION OF NEWARK, N. J.**

This association was originally confined to employees of the C. Richardson Saw Company, but it now extends to other persons; it is incorporated. The benefit fund provides for relief in case of temporary disability from sickness or accident and in case of death. The association was organized in 1885.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, recording secretary, treasurer, and a board of directors, all nominated in open meeting and elected annually by ballot. Three trustees, appointed by the president, cooperate in the administration of the fund. The president also appoints an auditing and a sick visiting committee. The treasurer is bonded in the sum of \$200. The funds are deposited in bank and are subject only to checks and drafts having the signature of the treasurer and of at least two of the trustees. The accounts are audited annually by the auditing committee. Claims for benefits are passed upon by the board of directors, and from its decision appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Any person 21 and not over 45 years of age may, upon the recommendation of one member in good standing and by passing a satisfactory medical examination, become a member. The membership is limited to 125.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is based on the age of the person admitted to membership, as follows: For applicants 21 and under 30 years of age the fee is \$2; 30 and under 40 years, \$3; and 40 and under 45 years, \$4. Besides there is a fee of \$1 in each case for medical examination. The dues are \$6 a year, payable monthly in advance. In case there is not enough money in the treasury to pay benefits each member may be assessed equally to make up the required amount. There is an annual entertainment from which source the fund derives a supplementary income. Members are not relieved from the payment of contributions under any condition. A member two months in arrears of dues is not entitled to benefits until one month after arrears are paid in full. A member three months in arrears is notified by the financial secretary, after which, if the arrears are not paid at the next meeting, he ceases to be a member and can be reinstated only by paying all charges against him, the entrance fee according to age, and by going through the same form as a new candidate. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The benefit payment for temporary disability is \$10 per week, limited to 10 weeks in any one year. No benefits are paid for the fractional part of a week. A membership of three months is necessary to establish title to benefits. Sick or disabled members drawing benefits are visited by the sick committee and they are also required to furnish a physician's certificate. The benefit right is forfeited in any case where the sickness or disability is the result of intemperance or of immoral conduct. A member who has exhausted the benefit period in any one year is entitled to no more benefits during that year. The number of persons who received temporary disability benefits during the fiscal year ending October 1, 1907, was 20, and the number of cases was the same. The aggregate number of days of benefits paid during the fiscal year was 378, the expenditure being \$540. Based on the mean membership during the fiscal year the expenditure per member for temporary benefits was \$4.32.

**DEATH BENEFIT.**—The death benefit is \$50. A three months' membership is necessary to establish title to the benefit. The claim is payable at once upon proof of death, and it is customarily paid within two days thereafter. The benefit right is forfeited through the same causes as in cases of temporary disability. There were 3 death benefits paid during the fiscal year, aggregating \$150. Based

on the mean membership during the fiscal year the expenditure per member for death benefits was \$1.20.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending October 1, 1907, was as follows: In good standing at beginning of year, 125; admitted during year, 5; lost during year, 5; in good standing at close of year, 125. The membership of this association is limited to 125.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending October 1, 1907, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$124. 96
Entrance fees.....	10. 00
Dues.....	750. 00
Profits from entertainments, etc.....	91. 95
Total.....	976. 91

DISBURSEMENTS.	
Temporary disability benefits.....	540. 00
Death benefits.....	150. 00
Salaries, wages, and other compensations.....	50. 00
Other administrative expenses.....	33. 16
Investments made.....	120. 00
Other disbursements (social features).....	30. 00
Cash on hand at end of year.....	53. 75
Total.....	976. 91

#### DEATH BENEFIT FUND OF PATTON AND ST. BONIFACE.

This fund is composed of coal miners and persons working about the mines; it is not incorporated. The fund provides for death-benefit payments in case of death of its members, members' wives, and members' dependents. The death benefits for members were instituted in 1897, and those for members' wives and dependents in 1900. The office of the fund is located in Patton, Pa.

**ADMINISTRATION.**—The fund is administered by a president, treasurer, and three trustees, nominated in open meeting and elected annually by the members of the fund. These officers must also be officers of Local Union No. 842, United Mine Workers of America. The treasurer is bonded in the sum of \$1,500. The moneys of the fund are deposited in bank and are drawn upon by the treasurer on orders issued by the local union. The accounts are audited every three months by an auditing committee. The treasurer pays claims upon being furnished with proof of death if conditions of payment present no reasons for dissatisfaction or appeal.

**CONDITIONS OF MEMBERSHIP.**—Any person working in or about the mines is eligible to membership.



**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. Assessments are made not to exceed \$2.40 a year per member. Each member is assessed 10 cents twice a month (each pay day), but when the fund is in excess of \$1,500 assessments may be suspended. Interest from bank deposits is the only source of supplementary income. Members are relieved from payment of assessments during periods of sickness, and also for a period not to exceed six months when out of employment. All members not sick or out of employment are required to pay assessments promptly, and if in arrears for two consecutive assessments such members will be suspended from benefits. There is no provision for refunding contributions to members who withdraw from the fund.

**DEATH BENEFIT.**—The rates of payment are as follows: Upon the death of a member, \$60; upon the death of a member's wife, \$50; upon the death of a member's child up to 6 years of age, \$10; upon the death of a female child from 6 to 21 years of age, \$25; upon the death of a member's boy who left the mines to attend school, \$60, provided his membership assessments were regularly kept up. Any young man, being a member, who supports his widowed mother and her children is paid benefits upon the death of a dependent child, as follows: Upon the death of a child up to 6 years of age, \$10, and upon the death of a female child from 6 to 21 years of age, \$25. Claims are payable at once upon proof of death, and they are customarily paid within one week thereafter. Nonpayment of assessments forfeits the benefit right. The number of death benefits paid during the fiscal year ending December 31, 1907, was as follows: Members, 6; members' wives, 4; members' children, 34; total, 44. The expenditure on account of death benefits during the fiscal year was \$930. Based on the mean membership of the fund during the fiscal year the expenditure per member for death benefits of all classes was 82 cents.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending December 31, 1907, was as follows: In good standing at beginning of year, 1,145; admitted during year, 30; lost during year, 45; in good standing at close of year 1,130. Of the number of members lost during the year, 39 were dropped for nonpayment of dues and 6 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$1, 142. 00
Dues.....	2, 110. 00
Interest, dividends, etc.....	45. 00
Total.....	3, 297. 00

## DISBURSEMENTS.

Death benefits.....	\$930. 00
Salaries, wages, and other compensations.....	62. 00
Cash on hand at end of year.....	2, 305. 00
Total.....	3, 297. 00

## DRY GOODS CLERKS' BENEFIT ASSOCIATION OF BOSTON.

This association consists of males engaged as salesmen, superintendents, and in clerical positions connected with the dry goods business in the city of Boston; it is incorporated. The fund provides for benefit payment in case of sickness or death. These benefits were instituted in 1887.

**ADMINISTRATION.**—The fund is administered by a president, two vice-presidents, a financial secretary, treasurer, clerk, and a board of three trustees, elected annually by ballot. The trustees are required to give such security as the association may direct. The board of trustees has supervision of and invests the funds, subject to the orders of the association. Disbursements are made by the treasurer on order of the president attested by the clerk. Accounts are audited annually by an auditing committee. The board of trustees passes upon all benefit claims; appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Membership in the fund is restricted to salesmen, superintendents, and males employed in clerical positions who have had not less than three years' experience in the dry goods business in Boston. The maximum age for admission to membership is 60 years. No minimum age is fixed.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the dues are \$6 a year, payable quarterly in advance. There are no assessments. Members are not relieved from payment of dues under any condition. A member in arrears of dues is suspended and deprived of all benefits. Any such member may, however, be reinstated by a two-thirds vote of the members of the association present and voting at any regular meeting within two months from date of suspension, upon being present and paying up all dues; but he shall not be entitled to benefits for the period of one month after reinstatement. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The benefit payment for sickness or disability is \$7 a week, limited to 8 weeks in any one year. No benefit is paid for sickness or disability of less than 7 days' duration. Members are not entitled to benefits until 3 months after admission to membership. Members who become sick or disabled are required to give due notice of such sickness or disability within

3 days and also to furnish a physician's certificate if such certificate is deemed necessary. Any member failing to give due notice of his sickness or disability will receive benefits for 3 days only previous to the date of notification. Beneficiaries are visited by a sick committee. The benefit right is forfeited in all cases where the member is in arrears of dues, where the sickness or disability is due to any willful, negligent, or immoral act, practice, or habit, or to the use of intoxicants. Members who have exhausted the period of benefits during any one year may continue their membership but are not entitled to further benefits during that year. The number of persons who received temporary benefits during the fiscal year ending December 31, 1906, was 25, and the number of cases of benefits was the same. The aggregate number of days of temporary benefits paid during the fiscal year was 790, the expenditure being \$790. Based on the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$3.79.

**DEATH BENEFIT.**—The death benefit payment is \$50, payable upon satisfactory evidence of the member's death. One week is customarily required to pay the claim. A membership of not less than 3 months is necessary before the right to death benefit accrues. The benefit right is forfeited if death results from immoral or unlawful acts or from the use of intoxicants. There was one death benefit claim paid during the fiscal year, at an expenditure of \$50. Based upon the mean membership, the expenditure per member for death benefits during the fiscal year was 24 cents.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 211; admitted during year, 10; lost during year, 15; in good standing at close of year, 206.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$892. 64
Entrance fees.....	10. 00
Dues.....	1, 109. 50
Total.....	2, 012. 14

#### DISBURSEMENTS.

Temporary disability benefits.....	790. 00
Death benefits.....	50. 00
Salaries, wages, and other compensations.....	72. 00
Other administrative expenses.....	90. 14
Cash on hand at end of year.....	1, 010. 00
Total.....	2, 012. 14

**DRY GOODS MEN'S ASSOCIATION OF SAN FRANCISCO.**

This association is composed of salesmen in the dry goods establishments of San Francisco, Cal.; it is not incorporated. The association provides for payments in cases of temporary disability, permanent disability, and death.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, financial secretary, treasurer, and recording secretary, all elected semiannually by ballot. Disbursements are made upon checks signed by the president, vice-president, and financial secretary. The accounts are audited every six months by the finance committee. The president, vice-president, and recording secretary pass upon claims for benefits; appeal from their decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership the applicant is required to pass a medical examination and must be not under 18 or more than 45 years of age. .

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. The dues are \$6 a year, payable monthly in advance. Upon the death of a member an assessment of \$1 is levied upon each member. There is no source of supplementary income to the fund. Members who are out of employment are relieved from payment of dues and assessments during the period of unemployment, but must pay to the association such dues and assessments after resumption of work. Members three months in arrears of dues and assessments are suspended from benefits and are not restored until 60 days after date of payment; members six months in arrears are dropped. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The weekly benefit payment, after a membership of six months but less than one year, is \$3.50 for 100 days. To those who have been members one year or over the weekly benefit payment is \$7 for 100 days. Beneficiaries are visited by the sick committee and also they are required to furnish a physician's certificate. The benefit right is forfeited by indulgence in immoral practices and the excessive use of liquor. Any member who has exhausted the benefit period may continue membership, but is entitled to no further benefits during the year. The number who received temporary disability benefits during the fiscal year ending December 31, 1907, was 4 and there was the same number of cases of temporary benefits. The aggregate number of days of temporary benefits paid during the fiscal year was 130, the expenditure being \$130. Based on the mean membership during the fiscal year, the expenditure per member for temporary benefits was \$1.83.

**DEATH BENEFIT.**—After a membership of six months, but less than one year, the death benefit payment is \$40; after a membership of one year the payment is \$75. The benefit is payable and is customarily paid within 60 days from date of proof of death. The death benefit right is forfeited for the same causes as in cases of temporary benefits. There were two death benefits paid during the fiscal year ending December 31, 1907, aggregating \$150. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$2.11.

**PERMANENT DISABILITY BENEFIT.**—After a membership of one year the payments for permanent disability are \$100 a year for two years, \$50 for the succeeding two years, and \$25 a year thereafter. Permanent disability beneficiaries are not permitted to engage in any gainful occupation. No permanent disability benefit was granted during the fiscal year ending December 31, 1907.

**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, 69; admitted during year, 18; lost during year, 14; in good standing at close of year, 73.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$510. 00
Dues.....	334. 50
Assessments (mortuary).....	131. 00
Total.....	975. 50

**DISBURSEMENTS.**

Temporary disability benefits.....	130. 00
Death benefits.....	150. 00
Salaries, wages, and other compensation.....	40. 00
Other administrative expenses.....	70. 00
Other disbursements (entertainment).....	20. 00
Cash on hand at end of year.....	565. 50
Total.....	975. 50

**CHICAGO ELECTROTYPERS' BENEVOLENT SOCIETY.**

This society is composed of electrotypers employed in Chicago, Ill.; it is incorporated. The society was organized in 1904, and it provides for payment in case of disability, through sickness or accident, of its members.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, and secretary, constituting a board of directors, a collector-treasurer, and a board of trustees of three members. These officers

are nominated in open meeting and elected annually by open ballot. The treasurer is bonded in the sum of \$200 and each of the trustees in the sum of \$500. The funds are deposited in bank, subject to check countersigned by the president and secretary. The accounts are audited annually by a committee of three members. Claims for benefits are passed upon by the society in meeting, and the decision is reached by vote, which is final.

**CONDITIONS OF MEMBERSHIP.**—Any person 21 years of age or over, engaged in the electrotyping industry in the city of Chicago, and who has worked at the business at least one year, is eligible to membership, provided he can satisfactorily pass the medical examination.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$5, and the fee for reinstatement is the same. The dues are \$6 a year, payable monthly in advance. A member in arrears of dues is suspended from benefits, and if all arrears are not paid at the next regular meeting he is expelled and can be reinstated only by paying all charges and making a new application for membership. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—The benefits for sickness or disability are \$9 a week for 8 weeks and \$8 a week for 9 weeks, but no benefits are paid in excess of 17 weeks in any one calendar year. In special cases the society may vote extra benefits. No benefits are paid for the first week's disability and none for any fractional part of a week. A membership of one month is necessary to establish title to benefits. The benefit right is forfeited if the disability is the result of intemperance or vicious or criminal conduct. If a member leaves the city of Chicago to work elsewhere he forfeits all benefit rights. The number of members who received benefits during the fiscal year was 7, with the same number of cases of benefits. The aggregate number of days of benefits during the fiscal year was 145, the expenditure being \$217. Based on the mean membership, the expenditure per member for benefits during the fiscal year was \$1.58.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending July 1, 1907, was as follows: In good standing at beginning of year, 138; admitted during year, 2; lost during year, 4; in good standing at close of year, 136.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending July 1, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$796.52
Entrance fees.....	10.00
Dues.....	749.50
Total.....	1,556.02

## DISBURSEMENTS.

Temporary disability benefits.....	\$217. 00
Other administrative expenses.....	151. 56
Other disbursements (floral offerings and pay of committee attending funerals).....	64. 00
Miscellaneous expenses.....	24. 20
Cash on hand at end of year.....	1, 099. 26
Total.....	1, 556. 02

## THE LOCOMOTIVE ENGINEERS' MUTUAL AID ASSOCIATION.

This association is composed of locomotive engineers, division master mechanics, and firemen acting as locomotive engineers and receiving the pay of locomotive engineers; it is not incorporated. The benefit fund provides for payment in cases of disability resulting from sickness or accident, and in case of death of any of its members. The association was organized in 1889. The office is located at Springfield, Mass.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary, treasurer, and an executive committee of seven members. The president, vice-president, secretary, and treasurer are ex officio members of the executive committee. These officers are nominated in open meeting and elected by ballot annually. No bond is required of any officer. The president appoints annually a relief committee of six or more members. The funds are deposited in bank and disbursements can only be made by the treasurer upon written orders signed by the president, secretary, and one other member of the executive committee. The accounts are audited annually by an auditing committee. Benefit claims are passed upon by the executive committee, but from its decision appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership the applicant must be in good general health, and not under 21 or over 50 years of age. The membership is limited to persons who are or have been locomotive engineers, division master mechanics, and firemen acting as locomotive engineers and drawing the pay of locomotive engineers.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2, provided the application is made within three months after the applicant has become eligible to membership. If application is delayed beyond three months after the applicant becomes eligible the entrance fee is \$3. The fee for reinstatement is double the amount of the regular admission fee. The fund is maintained by monthly assessments of \$1 per member in lieu of dues. If the amount in the treasury exceeds \$1,000, all assessments are discontinued and not resumed

until the balance is reduced to \$750. On the death of a member an assessment of \$1 may be levied upon each member if the amount in the treasury at the time is less than \$500. Members are not relieved from payment of assessments under any condition, but delays in payment may be excused by the association at the regular meetings. A member whose membership lapses through failure to pay his assessments can be readmitted only upon the payment of double the regular admission fee. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The temporary benefit payment is \$10 per week of seven days, limited to thirteen weeks in any twelve consecutive months. No benefit is paid for disability or sickness of less than one week's duration. Benefit rights begin with admission to membership. When a member becomes sick or disabled he must notify the secretary within six days after the beginning of the sickness or disability and must furnish a physician's certificate whenever requested. A beneficiary is examined at least once by a physician to determine his condition. Members residing outside the city of Springfield must furnish satisfactory evidence to the relief committee that they are entitled to benefits in case of sickness or disability. The benefit right is forfeited in any case where the sickness or disability is due to intemperance or immoral conduct. Also, any member who feigns sickness with the view to abuse the benevolent intentions of the association may be expelled, and, if expelled, will not be readmitted to membership. A member who has exhausted the benefit period may continue membership, but is entitled to no further benefits for the rest of the twelve consecutive months. The number of persons who received temporary disability benefits during the fiscal year ending December 31, 1906, was 41, and the number of cases of temporary benefits was 57. The aggregate number of days of benefits paid during the fiscal year was 1,000, the expenditure being \$1,430.06. Based on the average membership, the expenditure per member for temporary benefits during the fiscal year was \$10.29.

**DEATH BENEFIT.**—The death benefit payment is \$100. The benefit right is established upon admission to membership. Death claims are payable immediately upon proof of death, and they are customarily paid within one day thereafter. There was 1 death benefit claim paid during the fiscal year, at an expenditure of \$100. Based on the mean membership, the expenditure per member for death benefits during the fiscal year was 72 cents.

**PERMANENT DISABILITY BENEFIT.**—Any member whose disability is recognized as permanent, or any member who permanently retires from labor, is paid a lump sum equal to thirteen weeks' benefits at the rate of \$10 per week, but is entitled to no further benefits



except the death benefit, which he may retain by continuing the prompt payment of his assessments. No benefits were paid for permanent disability during the fiscal year.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 140; admitted during year, 2; lost during year, 4; members in good standing at close of year, 138. Of the members lost during the year, 2 were dropped for nonpayment of dues and assessments, and 2 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$109. 58
Entrance fees.....	6. 00
Assessments in lieu of dues.....	1, 815. 00
Assessments for deaths.....	140. 00
Total.....	2, 070. 58

**DISBURSEMENTS.**

Temporary disability benefits.....	1, 430. 06
Death benefits.....	100. 00
Salaries, wages, and other compensations.....	64. 80
Cash on hand at end of year.....	475. 72
Total.....	2, 070. 58

**LOCOMOTIVE ENGINEERS' PROTECTIVE ASSOCIATION OF SPRINGFIELD, MASS.**

This association is composed of locomotive engineers; it is not incorporated. The number of members at the close of the fiscal year ending November 1, 1906, was 53. The association maintains a benefit fund, the object of which is to assist any member who is suspended or discharged from active service as a locomotive engineer and those who permanently retire from such service. The fund was instituted in 1893. The office is located at West Springfield, Mass.

**ADMINISTRATION.**—The fund is administered by the president, vice-president, secretary, treasurer, an executive committee of five members, of which the president, secretary, and treasurer are members ex officio, and a board of trustees of three members. These officers are elected annually by ballot. No bond is required of any officer. The board of trustees has custody of all the funds in excess of \$100, and these funds are deposited in a reliable savings institution. Disbursements can be made only upon the authority of a majority vote of the members present at a regular or special meeting of the association. The treasurer retains \$100 to meet incidental expenses. Accounts are audited annually by a committee. Benefit claims are

passed upon by the executive committee; appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—To be eligible to membership the applicant for admission must be a member of the Brotherhood of Locomotive Engineers, must be in actual service as a locomotive engineer, and must be engaged in running regular or extra trains to Springfield, Mass. He must also furnish satisfactory evidence of good standing in the division in which he holds membership, must be in good general health, and not under 21 or over 50 years of age.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$3 and the fee for reinstatement is the same amount. There are no regular dues or assessments, but when the funds amount to less than \$1,000, a monthly collection, payable on or before the 15th day of each month, is made from each member. During such periods as the funds amount to \$1,000 and over no collections are made. Active members are not relieved from payment of contributions under any conditions. No donation is made to any member who is more than 15 days in arrears of dues, and membership is forfeited if a member is in arrears 30 days, unless excused by the association. There is no provision for refunding contributions to members who withdraw from the association.

**BENEFITS.**—A member who is suspended from employment receives donations not to exceed \$2 a day for all working days for a period not to exceed 8 weeks during any one suspension, and these donations are paid weekly. A member who is dismissed from the service and not reinstated within 30 days is paid \$100, including any sums already paid to him since such dismissal, and upon such payment his membership in the association ceases. Any member who has belonged to the association for a period of five consecutive years and who retires permanently from his occupation as a locomotive engineer is paid \$100; upon receipt of this amount his active membership ceases and thereafter he can only be an honorary member. Any member out of employment on account of the use of intoxicating liquors forfeits all right to donations, and any member who is expelled from or who voluntarily leaves the Brotherhood of Locomotive Engineers forfeits his membership. During the fiscal year ending November 1, 1906, the number of members receiving donations because of suspension from employment was four and the aggregate number of days covered by these donations was 194. The total expenditure during the fiscal year for donations because of suspension from employment was \$387.61. Based on the mean membership, the expenditure per member for donations because of suspension from employment during the fiscal year was \$7.60. There were no other donations during the fiscal year.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending November 1, 1906, was as follows: In good standing at beginning of year, 49; admitted during year, 4; in good standing at close of year, 53.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year ending November 1, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$41. 62
Entrance fees.....	12. 00
Assessments (collections).....	355. 00
Other receipts from trustees.....	100. 00
Total.....	508. 62

**DISBURSEMENTS.**

Benefits to members for suspension from work.....	387. 61
Salaries, and other compensation.....	13. 58
Cash on hand at end of year.....	107. 43
Total.....	508. 62

**LOCOMOTIVE ENGINEERS' SICK AND DISABILITY BENEFIT ASSOCIATION.**

This association is composed of members of the Brotherhood of Locomotive Engineers; it is not incorporated. The association is purely industrial, and while the majority of its members belong to Division No. 205 those belonging to any division of the Brotherhood of Locomotive Engineers are eligible to membership. The association was organized in 1906, and provides for pecuniary relief in case of sickness, disability, and death of its members. The office is located at Hartford, Conn.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, and secretary-treasurer, elected annually by majority vote. The president appoints a sick committee to serve for the period of one year. No officer is bonded. The funds are deposited in bank and disbursements are made by the secretary-treasurer upon orders signed by the president. Claims for benefits are passed upon by the president and the sick committee, but appeal from their decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Any person belonging to the Brotherhood of Locomotive Engineers who is in good health and not over 45 years of age is eligible to membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2, and the fee for reinstatement is the same amount. There are no dues, as such, but there is a regular monthly assessment of \$1 per member. When the funds in the treasury amount to \$400 the monthly assessment is reduced to 50 cents per month per member. Members are

not relieved from the payment of contributions under any condition. A member can not claim benefits when in arrears of his assessments, and he can not by payment of such arrears become entitled to benefits during that particular sickness or disability. If assessments are not paid within 15 days from date of notice a member is considered in arrears. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for sickness or disability is \$1.75 a day, except Sunday, limited to 105 days in any 12 consecutive months. After 105 days' payment at \$1.75 a day the rate is reduced to \$2 a week and continues at the latter rate until \$400, all told, has been paid; provided, however, that during the period of payment at the \$2 a week rate there shall be not less than \$400 in the treasury. No benefits are paid for the first four days' sickness or disability. The benefit right is established immediately upon admission to membership. A sick or disabled member is required to notify the chairman of the sick committee, and during such sickness or disability he is visited by the sick committee. A beneficiary may be examined by a physician at any time such examination is deemed necessary. Beneficiaries residing outside the city of Hartford are required to furnish satisfactory evidence to the sick committee that they are entitled to benefits. Any member who feigns sickness, with the view of wrongfully obtaining benefits, forfeits all benefit rights and may be expelled from membership. During the fiscal year ending August 1, 1907, 21 members were paid temporary benefits, covering 22 cases. The aggregate number of days of temporary benefits paid during the fiscal year was 272, the expenditure being \$476. Based on the mean membership during the fiscal year the expenditure per member for temporary benefits was \$5.80.

**DEATH BENEFIT.**—The death benefit payment is \$100, provided, however, that if the membership of the association at the time is less than 100 the payment shall be a sum representing \$1 for each member. The death benefit right is established immediately upon admission to membership. The benefit is paid at once upon the receipt of proof of death. The death benefit right is forfeited by nonpayment of assessments. There was no death during the fiscal year.

**MEMBERSHIP.**—The membership at the close of the year was 82.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending August 1, 1907, were as follows:

#### RECEIPTS.

Entrance fees.....	\$164. 00
Assessments (all purposes).....	687. 00
Total.....	851. 00

## DISBURSEMENTS.

Temporary disability benefits .....	\$476. 00
Salaries, wages, and other compensations.....	24. 00
Other administrative expenses.....	10. 25
Cash on hand at end of year.....	340. 75
Total.....	851. 00

**PACIFIC AND UNITED STATES EXPRESS COMPANIES' EMPLOYEES'  
RELIEF SOCIETY.**

The employees of the Pacific and the United States express companies at St. Louis, Mo., have a benefit fund maintained under the name of the "Pacific and United States Express Companies' Employees' Relief Society;" it is not incorporated. The number of employees of the companies at St. Louis at the close of the fiscal year ending December 31, 1906, was 306, and the number of members in the society at that date was 157. The society was organized in 1894 and provides for benefit payments in cases of sickness, accident, and death. The office of the fund is located at St. Louis, Mo.

**ADMINISTRATION.**—The fund is administered by an executive committee of eight members, the officers of the society, consisting of the president, vice-president, and secretary-treasurer, being ex officio members of the committee. These officers are nominated annually in open meeting and are elected by ballot of the members. They are not bonded. The funds of the society are deposited in bank and disbursements are made upon the order of the president. The accounts are audited semiannually by a committee of two members. Benefit claims are passed upon by the executive committee, but appeal from its decisions may be taken to the society.

**CONDITIONS OF MEMBERSHIP.**—All male employees of the companies, not under 21 years of age, in good health and of sober habits, may be admitted to membership in the society upon a majority vote of the executive committee. Any member who leaves his employment with the companies forfeits membership in the society upon the expiration of the current month for which dues and assessments have been paid. Members retain all benefit rights during furlough or suspension from employment.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee and the reinstatement fee are \$1 each. The dues are \$6 a year, payable monthly in advance. Upon the death of a member an assessment of \$1 per member is levied. A supplementary income to the fund is derived from an annual entertainment. The receipts from this source during the five years, 1902 to 1906, inclusive, were as follows: 1902, \$113; 1903, \$222; 1904, \$194; 1905, \$324; 1906, \$205. Members are not relieved from payment of dues and assessments for any reason. Any member in arrears of dues for one month is suspended,

and during suspension he is deprived of the right to benefits. If a member permits himself to continue in suspension for over 60 days he is expelled and can not again become a member during that year. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—The benefit payment for sickness or disability is \$5 per week, payable weekly. The regular period of benefit payment is limited to 8 weeks in any one year, but the executive committee may, in its discretion, extend the period of benefit payment. No benefits are paid for a fractional part of a week. In case of sickness or disability the member is required to notify the secretary-treasurer in writing, or through a member, within two days after the beginning of such sickness or disability, and the benefits, if any, will be granted from the date of notification. Beneficiaries are visited by a sick committee, and a physician's certificate may be required whenever deemed necessary. Benefit rights are forfeited in case the sickness or disability is caused by intemperance or immoral conduct. Beneficiaries who have exhausted the benefit period in any one year may continue their membership, but are not entitled to further benefits in that year. The number of members receiving temporary benefits during the fiscal year ending December 31, 1906, was 40. The number of cases of benefits was 45, the expenditure being \$700. Based on the mean membership, the expenditure per member for temporary disability benefits during the year was \$4.75.

**DEATH BENEFIT.**—The sum of \$75 as funeral benefits is paid. This benefit right begins with membership and becomes payable at once upon proof of death, but one day is customarily required to settle the claim. The benefit right is forfeited if death is due to intemperance or immoral conduct. The number of deaths during the fiscal year was 2, and the amount of benefits paid was \$150. Based on the mean membership, the expenditure per member for death benefits during the fiscal year was \$1.

**DIVIDENDS.**—Within one week prior to the regular meeting, in January of each year, the executive committee submits a report to the members of the society as to the amount of the funds on deposit at that time, and all over \$100 is then divided among the members in good standing.

**MEMBERSHIP.**—The membership of the society during the fiscal year was as follows: In good standing at beginning of year, 138; admitted during year, 47; lost during year, 28; in good standing at close of year, 157. Of the number of members lost during the year, 6 were on account of discharge from the establishment; 18 by voluntary withdrawal from companies; 2 by withdrawal from fund but not from company; and 2 on account of death.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$100. 00
Entrance fees.....	47. 00
Dues.....	1, 012. 50
Assessments (mortuary).....	319. 00
Other receipts.....	18. 25
Profits from entertainments, etc.....	205. 00
<b>Total.....</b>	<b>1, 701. 75</b>
DISBURSEMENTS.	
Temporary disability benefits.....	700. 00
Death benefits.....	150. 00
Salaries, wages, and other compensation.....	30. 00
Other administrative expenses.....	58. 15
Dividend.....	663. 60
Cash on hand at end of year.....	100. 00
<b>Total.....</b>	<b>1, 701. 75</b>

#### EXPRESSMEN'S AID SOCIETY.

This society is composed of employees of the Southern and other express companies; it is not incorporated. The society was organized in 1874, and it provides for relief on account of permanent disability, through sickness or accident, and in case of superannuation or death of any of its members. The office is located at Chattanooga, Tenn.

**ADMINISTRATION.**—The fund is administered by an executive board of 15 members, elected annually by ballot. No bond is required of any member of the board. The funds are deposited in bank and the accounts are audited annually by a committee. The executive board passes upon claims for benefits and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership the applicant must be in good health and not under 20 nor over 45 years of age. Membership may be retained in the society after leaving employment in the express service, and furloughed or suspended members may also retain membership.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. The contributions of members to the fund are obtained through assessments, which are levied as occasion demands. The rate of assessment is based on age, ranging in amount from \$1 to \$4.50. Donations constitute a source of supplementary income to the fund. Assessments are levied as follows: Members under 25 years of age, \$1; 26 and under 31, \$1.25; 31 and under 36, \$1.35; 36 and under 41, \$1.50; 41 and under 46, \$1.75; 46 and under 51, \$2; 51 and under 55,

\$2.50; 55 and under 60, \$2.90; 60 and under 65, \$3.60; 65 and over, \$4.50. Members who permit their membership to lapse forfeit all rights to benefits. There is no provision for refunding contributions to members who withdraw from the society.

**DEATH BENEFIT.**—Upon the death of a member an assessment is levied upon each surviving member, according to age, and the amount realized therefrom is paid to the beneficiary of the deceased member, not to exceed, however, \$2,000. The benefit right is established upon admission to membership. The benefit is payable at once upon proof of death, but a period of four to six months is customarily required in which to settle the claim. If death results from the member's carelessness, or if he has been dishonorably discharged from his employment in the express service, the benefit right is forfeited. The number of death benefits paid during the fiscal year ending December 31, 1906, was 11, at an expenditure of \$18,150. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$21.08.

**PERMANENT DISABILITY BENEFIT.**—A member on becoming permanently disabled either by accident or from old age is paid in lump sum the amount derived from one assessment on the membership, not to exceed, however, \$2,000; and this payment is in full discharge of all claims against the society. If the disability is due to carelessness, or if the member has been dishonorably discharged from his employment in the express service, the benefit right is forfeited. There was no case of permanent disability benefit paid during the fiscal year.

**MEMBERSHIP.**—The number of members in the society during the fiscal year was as follows: In good standing at beginning of year, 862; admitted during year, 9; lost during year, 11; in good standing at close of year, 860. The 11 members lost during the year died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$450. 00
Assessments:	
Death.....	\$15, 150. 00
Expenses.....	850. 00
	<hr/>
Donations of Southern Express Company.....	16, 000. 00
	3, 000. 00
Total.....	<hr/>
	19, 450. 00
DISBURSEMENTS.	
Death benefits.....	18, 150. 00
Salaries, wages, and other compensation.....	600. 00
Other administrative expenses.....	160. 00
Cash on hand at end of year.....	540. 00
Total.....	<hr/>
	19, 450. 00



**THE RAILWAY EXPRESSMEN'S BENEVOLENT ASSOCIATION OF MILWAUKEE.**

This association is composed of the white male employees of railway express companies who reside in or are employed in Milwaukee, Wis., and also includes messengers whose runs or lines terminate at Milwaukee. The association is incorporated. The number of members in the association at the close of the fiscal year ending July 14, 1907, was 97. The association, which was organized in 1902, provides for benefit payments in cases of sickness, disability, and death.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary, treasurer, board of directors, and an auditing committee. These officers are elected annually by ballot. The secretary and the treasurer must give bond, as the board of directors may require from time to time. The funds are invested in bonds and other securities, and all bills must be approved by the auditing committee, and payment is ordered by majority vote of the association. Accounts are audited quarterly by the auditing committee. Benefit claims are passed upon by a sick committee, and from its decision appeal may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—The minimum age is 18 and the maximum 50 years for admission to membership in the association. Members who leave the employ of the companies may retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, and the dues are \$6 per year, payable monthly in advance. A collection of 50 cents per capita is made upon the death of a member. If at any time there is not sufficient money in the treasury to meet obligations, an assessment upon each member may be levied. Supplementary income to the fund is derived from dances and interest on the fund investments. A member who is in arrears of dues and assessments will, after due notice from the secretary, at the next regular meeting of the association be suspended, and he can be reinstated as a new member only upon the payment of the regular entrance fee. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The temporary disability benefit payments are \$3 per week for the first week and \$7 per week for each week thereafter, not to exceed 15 weeks in all. No payments are made for sickness or disability of less than one week's duration. Membership of not less than one month is necessary to entitle a member to benefits. Beneficiaries are visited by a sick committee, and a certificate of the attending physician may be required whenever deemed necessary. Benefit rights are forfeited for any of the following reasons: If the sickness or disability is due to vice or

immorality; if, after having been reported sick, the beneficiary "attend to or manage his own business;" if any member fraudulently claims benefits, and in case a beneficiary is seen intoxicated during his reported sickness. A member who has exhausted the maximum period of benefit payment is entitled to no further benefits. The number of persons receiving temporary disability payments during the fiscal year ending July 14, 1907, was 11, and the number of cases of benefits during the fiscal year was the same. The aggregate number of days of benefits paid during the fiscal year was 136½, and the total expenditure on account of temporary benefit payments was \$92.50. Based upon the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$1.01.

**DEATH BENEFIT.**—The sum of \$75 is paid for funeral expenses upon the death of a member. Membership of not less than one month is necessary to establish title to death benefit. Death benefits are paid at once upon receipt of proof of death. If death is due to vice or immorality, the benefit right is forfeited. There was no death during the fiscal year.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending July 14, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$1,310.54
Entrance fees.....	10.00
Dues.....	442.50
Other contributions of members.....	4.00
Profits from entertainments, etc.....	228.56
Interest, dividends, etc.....	30.29
<b>Total.....</b>	<b>2,025.89</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	92.50
Salaries, wages, and other compensations.....	25.00
Other administrative expenses.....	23.81
Other disbursements.....	73.45
Cash on hand at end of year.....	1,811.13
<b>Total.....</b>	<b>2,025.89</b>

**EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.**

This association consists of employees of express companies in the United States and in Canada; it is not incorporated. The association, which was organized in 1869, provides for benefit payment in cases of permanent disability and death. The office is located at New York, N. Y.

**ADMINISTRATION.**—The fund is administered by a president, a vice-president, a grand secretary, a treasurer, and an executive committee

of sixteen, of which committee the president and vice-president are ex officio members. These officers are elected by secret ballot at the biennial meetings of the association to serve for two years. The association is arranged in divisions, each division having a secretary, appointed by the executive board of the association. The treasurer is bonded in the sum of \$10,000 and the division secretaries in the sum of \$1,000 each. The funds of the association are deposited with the American Express Company, and the accounts are audited annually by the executive committee. The executive committee passes on claims for benefits, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—The general requirement for admission to membership is that the applicant shall be not under 15 and not over 60 years of age. A physician's certificate of good health is required. Members who leave the employ of the express companies, or who are furloughed or suspended, may retain membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—There is no entrance fee. The income is derived from contributions (or premiums) on certificates, which are payable monthly and are based upon age. The executive committee is authorized to arrange for the payments of contributions quarterly, semiannually, or otherwise, provided 60 per cent in cash on each contribution and interest at 4 per cent per annum on the balance is paid to the association. In such cases of deferred payment the indebtedness is deducted from the benefit payment in the event of the total disability or death of the member. The executive committee is also empowered to levy a contribution against each member when it becomes necessary, by virtue of the laws of any State, to increase the amount of money in the treasury—or if the reserve fund becomes impaired. The only source of supplementary income to the fund is the interest money derived from investments. Contributions vary with age at entering or at time of adoption of present rates, from \$1.33 to \$9.65 per month per \$1,000, as follows:

MONTHLY CONTRIBUTIONS PER \$1,000, ACCORDING TO AGE AT ENTERING OR AT TIME OF ADOPTION OF RATES SHOWN.

Years of age.	Contri- bution per month.	Years of age.	Contri- bution per month.	Years of age.	Contri- bution per month.	Years of age.	Contri- bution per month.	Years of age.	Contri- bution per month.	Years of age.	Contri- bution per month.
20	\$1.33	29	\$1.71	38	\$2.28	47	\$3.14	56	\$4.63	65	\$7.29
21	1.37	30	1.76	39	2.36	48	3.27	57	4.86	66	7.60
22	1.41	31	1.82	40	2.44	49	3.41	58	5.10	67	8.13
23	1.45	32	1.87	41	2.52	50	3.55	59	5.36	68	8.50
24	1.49	33	1.93	42	2.61	51	3.71	60	5.64	69	9.11
25	1.53	34	2.00	43	2.71	52	3.87	61	5.93	70 and over	9.65
26	1.57	35	2.06	44	2.81	53	4.04	62	6.24		
27	1.62	36	2.13	45	2.91	54	4.23	63	6.57		
28	1.66	37	2.20	46	3.02	55	4.42	64	6.92		

Certificates (or policies) are issued for from \$500 to \$5,000. A member who, through delinquency, permits his membership to lapse may, at any time within a year, be reinstated upon giving a satisfactory excuse for his default, filing a physician's certificate of good health, and paying the sum due at the date of his forfeiture. A member withdrawing from the association is entitled to the cash surrender value of his certificate. An actuarial examination of the condition of the funds is made annually, and based upon these examinations the fund conditions are regarded as satisfactory.

**DEATH BENEFIT.**—Death benefits range in amount from \$500 to \$5,000, according to certificate held. The benefit right begins immediately upon admission to membership. Death claims are payable at once upon proof of death, but two weeks are usually required in which to make settlement. There were 48 death benefit claims paid during the fiscal year, aggregating \$77,166.66. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$24.83.

**PERMANENT DISABILITY BENEFIT.**—In case of permanent total disability the executive committee may purchase the certificate of a member out of the surplus fund for such an amount as it deems advisable, not to exceed one-third of the face value, except when the reserve fund exceeds that proportion, when the total reserve under the certificate is payable. After a totally disabled member shall have received the benefit his name is stricken from the roll of members and the obligation of the association ceases. There were 5 permanent disability benefits paid during the fiscal year ending December 31, 1906, the expenditure being \$1,810.03. Based on the mean membership during the fiscal year, the expenditure per member for permanent disability was 58 cents.

**OTHER BENEFITS.**—Loan values are provided under the certificates not to exceed the reserve on the certificates. Such loans are made on the sole security of the certificates at 4 per cent per annum, payable monthly.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, males, 3,040; females, 7; total, 3,047; admitted during the year, males, 954; lost during year, males, 839; in good standing at close of year, males, 3,155; females, 7; total, 3,162. Of the number of members lost during the year, 16 were by withdrawal from the association; 770 were dropped for nonpayment of dues; 48 were by death, and 5 were retired on account of total disability.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of fiscal year.....	\$6, 469. 20
Dues.....	103, 632. 83
Loans repaid.....	9, 997. 49
Interest.....	7, 657. 99
Total.....	127, 757. 51

**DISBURSEMENTS.**

Permanent disability benefits.....	1, 810. 03
Death claims.....	77, 166. 66
Salaries, wages, and other compensations.....	7, 076. 37
Other administrative expenses.....	1, 441. 10
Investments made.....	24, 316. 25
Surrendered policies paid.....	1, 013. 55
Cash on hand at end of year.....	14, 933. 55
Total.....	127, 757. 51

**NORTHWESTERN EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.**

This association consists of white employees of express companies conducting business on railroads and steamboat or packet lines; it is incorporated. The benefit fund provides for payment in cases of temporary disability to any of its members as a result of sickness or accident; also in case of death. The association was organized in 1901. The office of the fund is located at St. Paul, Minn.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, grand secretary-treasurer, and a board of directors of 10 members, the president, vice-president, and grand secretary-treasurer being ex officio members of the board. Nominations for office are made at a special meeting and elections by ballot are held at the biennial meeting of the association. The grand secretary-treasurer is bonded in the sum of \$1,000. The funds are deposited in bank, subject to check signed by the president and grand secretary-treasurer. The accounts are audited quarterly by an auditing committee. The president appoints two auditors to serve for one year, three members to serve as sick and death committee for one year, and three members to serve as claim committee for one year. All claims are passed upon by the claim committee, or by the president and the grand secretary-treasurer. Members, or other beneficiaries, who consider themselves insufficiently compensated or otherwise unfairly treated, may appeal to the board of directors or to the insurance department of the State of Minnesota.

**CONDITIONS OF MEMBERSHIP.**—To be admitted to membership the applicant must be not under 18 nor over 50 years of age,

and must be free from any chronic disease. Any member who leaves the express service may retain membership in the association, provided he does not engage in an extra hazardous occupation.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and one advance assessment of 50 cents for death benefit. The dues are \$6 a year, payable monthly in advance. A special assessment of 50 cents per capita for the death benefit fund may be levied when deemed necessary by the board of directors. During the five-year period 1902 to 1906, inclusive, special per capita assessments were levied as follows: One in 1905 and three in 1906. The only supplementary income is interest derived from bank deposits. Members are not relieved from payment of contributions under any condition. A member suspended for nonpayment of monthly dues or assessments, or for other causes, may be reinstated within six months after the date of suspension upon payment of all arrears and furnishing a qualified physician's certificate of good health. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—In case of sickness or disability from accident the benefit payment is \$7 a week, limited to 26 weeks in any one year. No benefit is paid for any sickness of less than 4 days, but if the sickness continues over 4 days, payment is made to cover the whole period. A membership of not less than 30 days is necessary to establish title to benefit. When incapacitated by accident or sickness a member is entitled to benefits even though he is paid his salary during the period of his disability. In any case where doubt exists as to the nature and extent of the illness for which a member is claiming benefits, the president, or two members of the board of directors, may appoint any legally qualified physician to examine him, and upon the report of the physician the proper action is taken. A member receiving benefits must make a declaration, signed by himself, giving the date upon which he became incapacitated and the cause, and this declaration must be accompanied by a physician's certificate. The benefit right is forfeited in any case where the sickness or disability is caused by intemperance or immoral conduct, and the benefit right is also forfeited should a member engage in any of the following occupations: Fireman, brakeman, switching or coupling cars, mining, car checking, or the selling or handling of liquors, wholesale or retail. A member is exempt, however, whenever the express company in which he is employed requires him to perform the work of brakeman. Any member who feigns sickness or disability in order to fraudulently obtain benefits from the association, will be suspended by the president, pending approval of the board of directors, and will forfeit the right to any claim. A member who has exhausted the benefit period in any one year may con-

tinue his membership, but is entitled to no further benefits during the year. The number of persons receiving temporary disability benefits during the fiscal year ending December 31, 1906, was 33, and the number of cases of benefits during the fiscal year was 39. The aggregate number of days of benefit during the fiscal year was 776, the expenditure being \$776. Based on the mean membership, the expenditure per member was \$3.03.

**DEATH BENEFIT.**—The death benefit payment is \$100. A membership of not less than 30 days is necessary to establish title to death benefit. The claim is payable immediately upon proof of death and is customarily paid within 10 days. The right to death benefit is forfeited for the same reasons and under the same conditions as in case of temporary disability. During the fiscal year there were paid three death benefit claims aggregating \$300. Based on the mean membership, the expenditure per member was \$1.17. The association reserves the right to scale down the claims of its members whenever an assessment is levied and there is not a sufficient amount realized to pay the claim. In that event the beneficiary of the deceased member must accept such amount as is realized in full discharge of all claims on the association.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing (including 2 females) at beginning of year, 257; admitted during year, 60; lost during year, 62; in good standing (including 2 females) at close of year, 255.

Of the 62 members lost during the year 59 were dropped for non-payment of dues and assessments, and 3 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$995. 48
Entrance fees.....	60. 00
Dues.....	1, 619. 50
Assessments (3 deaths).....	251. 00
Interest.....	11. 66
Other receipts.....	. 50
<b>Total.....</b>	<b>2, 938. 14</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	776. 00
Death benefits.....	300. 00
Salaries, wages, and other compensation.....	281. 00
Other administrative expenses.....	365. 02
Cash on hand at end of year.....	1, 216. 12
<b>Total.....</b>	<b>2, 938. 14</b>

**CHICAGO EXPRESSMEN'S RELIEF ASSOCIATION.**

The Chicago Expressmen's Relief Association consists of white male officers and employees of the United States Express, the Pacific Express, and the Western Express companies who reside in or are employed in Chicago, Ill.; it is not incorporated. The association, which was organized in 1892, provides for benefit payments in cases of sickness, disability, and death.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, treasurer, secretary, sergeant-at-arms, and a board of seven directors, of which the president and secretary constitute two members. The nominations are made annually in open meeting and the officers are elected by the membership. The secretary is bonded in the sum of \$200 and the treasurer in the sum of \$500. Disbursements can be made only on order of the secretary countersigned by the president. The accounts are audited quarterly by an auditing committee. Claims for benefits are passed upon by the visiting committee, the members having the right of appeal to the board of directors.

**CONDITIONS OF MEMBERSHIP.**—Applicants for membership in the association must be not under 18 nor over 50 years of age. Members who leave the employ of the companies may retain membership in the association, and furloughed or suspended members also may retain their benefit rights.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the dues are \$6 per year, payable monthly in advance by deduction from pay. In addition 25 cents is collected upon the death of a member. If at any time the amount in the sick fund is less than \$250, a special assessment of not less than 25 nor more than 50 cents from each member is ordered. The only source of supplementary income is the interest money arising from the fund. Members are not relieved for any reason from the payment of contributions. A member in arrears of dues is suspended and not entitled to benefits during suspension; if in arrears for the period of 30 days membership ceases. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—No benefit payment is made for sickness or disability of less than one week's duration, the rate of payment for the first week being \$3 and thereafter the rate is \$7 per week, limited to 26 weeks for one disability. Benefit rights begin upon admission to membership. Beneficiaries are visited by a visiting committee at least once a week during illness, and the certificate of a reputable physician is required, stating the nature of the sickness or disability, its duration, the inability of the beneficiary to perform labor, and whether the sickness or disability was caused by vice or immorality. If the sickness or disability is due



to vice or immorality benefit rights are forfeited. The number of persons who received benefits during the fiscal year ending December 31, 1906, was 67. The number of cases of benefits paid during the fiscal year was 84 and the aggregate number of days of benefits was 2,254, the expenditure being \$1,919. Based on the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$4.01.

**DEATH BENEFIT.**—The sum of \$100 is paid for funeral expenses upon the death of a member, and in addition six pallbearers and two officers, whose expenses are paid out of the fund, are appointed to represent the association. The benefit right is established immediately upon admission to membership. Death claims are paid immediately upon receipt of proof of death. The benefit right is forfeited if death results from vice or immorality. The number of deaths during the fiscal year was four, and the amount paid aggregated \$400. Based on the mean membership, the expenditure per member for death benefits during the fiscal year was \$8.40.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 420; admitted during year, 205; lost during year, 89; in good standing at close of year, 536. Of the number of members lost during the year, 5 were by withdrawal, 80 were dropped for nonpayment of dues and assessments, and 4 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$2, 247. 22
Entrance fees.....	205. 00
Dues.....	2, 802. 50
Assessments.....	477. 25
Interest, dividends, etc.....	28. 48
Total.....	5, 760. 45

#### DISBURSEMENTS.

Temporary disability benefits.....	1, 919. 00
Death benefits.....	400. 00
Salaries, wages, and other compensations.....	175. 00
Other administrative expenses.....	137. 40
Other disbursements.....	140. 45
Cash on hand at end of year.....	2, 988. 60
Total.....	5, 760. 45

#### THE FRANKLIN RELIEF ASSOCIATION.

This association consists strictly of persons working under the jurisdiction of unions affiliated with the Allied Printing Trades

Council of Grand Rapids, Mich.; it is not incorporated. The association maintains a fund for the benefit of its members in case of sickness and disability. These benefits were instituted in 1893.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary-treasurer, and a governing committee consisting of three members, all of whom are elected annually by ballot. The secretary-treasurer is bonded in the sum of \$500. The funds are deposited in bank, and checks authorizing disbursements are signed by the president and secretary-treasurer. Accounts are audited every three months by a finance committee. The governing board passes upon claims to benefits, but appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—There is no minimum age limit fixed, but an applicant must be under 45 years of age to be admitted to membership. No physical examination is required. The governing board passes upon the fitness of an applicant for admission to membership. Any person who, by reason of sickness, debility, or old age, is liable to become a burden on the association is excluded from membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1, together with an assessment of 50 cents. The dues are \$12 a year, payable monthly in advance. There is an additional assessment of 50 cents, payable in November of each year, to be used as a general expense fund. Members are not relieved from payment of dues and assessments under any condition. A member in arrears of dues is denied all right or claim to benefits, but such member may be restored to benefits upon the payment of back dues. There is no provision for refunding contributions to members who withdraw from the association, except in cases of members leaving the city of Grand Rapids to seek employment elsewhere, in which event partial reimbursement is made. It has never been found necessary to take any extraordinary steps to meet deficiencies in the fund.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for temporary disability is \$5 a week for the first week and \$10 a week for each succeeding week, not to exceed six weeks in all. No payment is made for any sickness or disability of less than two weeks' duration. To be entitled to benefit one must have been a member of the association for not less than 45 days. Beneficiaries are visited by one or more members of the governing committee. If a member is taken sick or is disabled outside the city limits and can not be conveniently reached by the visiting committee, he is required to furnish a physician's affidavit as to his sickness or disability. The benefit right is forfeited in any case where a member feigns sickness or disability for the purpose of obtaining the weekly benefits, in all cases where the sickness is due to excessive indulgence or indiscretion, and

in cases of disability from accident where the accident could have been avoided by the exercise of ordinary discretion. A member who has exhausted the maximum period of benefit is cut off from further benefits, unless the time is extended by a majority vote of members of the association present in meeting. The number of persons who received temporary benefits during the fiscal year ending October 31, 1906, was three, and the number of cases of benefits was the same. The aggregate number of days of benefits paid during the fiscal year was 72, the expenditure being \$105. Based upon the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$1.45.

**PERMANENT DISABILITY BENEFIT.**—Whenever a member, through old age or other disability, in the opinion of the association is liable to become a permanent burden, his membership may be revoked by a two-thirds vote of the members present at any meeting, and upon the revocation of membership such member shall be entitled to the sum of \$25, which shall be considered full payment of all claims against the association.

**OTHER BENEFITS.**—At the December meeting of the association each year a pro rata dividend of all the funds in the treasury at the end of the fiscal year is declared, and such dividend is paid to all members except those who have received benefits amounting to more than the pro rata dividend. The dividend paid during the fiscal year ending October 31, 1906, amounted to \$706.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending October 31, 1906, was as follows: In good standing at beginning of year, 77; lost during year, 9; in good standing at close of year, 68. Of the number of members lost during the year, five were by withdrawal from the association and four were dropped for nonpayment of dues.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year ending October 31, 1906, was as follows:

#### RECEIPTS.

Dues.....	\$379. 00
Assessments.....	38. 50
Total.....	917. 50

#### DISBURSEMENTS.

Temporary disability benefits.....	105. 00
Salaries, wages, and other compensations.....	36. 00
Other administrative expenses.....	34. 85
Withdrawals.....	35. 65
Dividends to members.....	706. 00
Total.....	917. 50

**GOLD AND STOCK LIFE INSURANCE ASSOCIATION.**

This association consists of persons who are, or have been, engaged in the telegraph or other electrical service; it is not incorporated. The association provides for payment in cases of death; it was instituted in 1878. The office of the association is located at New York, N. Y.

**ADMINISTRATION.**—A president, vice-president, secretary, and a treasurer constitute the officers of the association. An executive committee of nine members, including the above designated officers and an auditing committee of three members, administer the funds of the association. These officers are elected annually by ballot. No bond is required of any officer. The funds are deposited with the Western Union Telegraph Company, with trust companies, and invested in bonds. The treasurer makes all disbursements under direction of the executive committee and upon orders countersigned by the president. Accounts are audited annually by the auditing committee. The executive board passes upon all benefit claims, and its decision is final.

**CONDITIONS OF MEMBERSHIP.**—Any person of good moral character and in good bodily health, not under 18 nor over 45 years of age, who is or who has been engaged in the telegraph or other electrical service, is eligible to membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. The dues per year, payable monthly on or before the last day of the month, are as follows: Members admitted prior to January 8, 1894, \$7.20; members admitted between January 8, 1894, and December 31, 1902, inclusive, \$6; members admitted after December 31, 1902, 18 and under 30 years of age, \$6; 30 and under 35 years, \$7.20; 35 and under 40 years, \$9; 40 and under 45 years, \$12. There has been no assessment since 1885. When the funds of the association are below 5 per cent of the total amount of insurance the executive committee, in its discretion, has power to levy on each member an assessment equal in amount to the monthly dues payable by each member, said assessment to be in addition to the monthly dues; but no more than one such assessment shall be levied in any one calendar quarter.

Supplementary income is derived from interest accruing from the reserved fund, investments, and deposits of the current funds. Receipts from these sources during the five-year period 1902 to 1906, inclusive, were as follows: 1902, \$991.50; 1903, \$1,001.05; 1904, \$1,168.72; 1905, \$1,232.85; 1906, \$1,157.83. Any member failing to pay the dues and assessments within thirty days after the expiration of the month for which they are due forfeits all benefit rights.

**DEATH BENEFIT.**—Total death benefit payments are, respectively, \$500 and \$600. To the beneficiaries of those who became members prior to January 8, 1894, the total payment is \$600; to beneficiaries

of those who became members on or after January 8, 1894, the total payment is \$500. Payments are made in sums of \$50, as follows: The first payment within 60 days after proof of death, and other payments each month thereafter until the total is reached. The executive committee has power to vary the time, number, and amount of payments to beneficiaries whenever circumstances render such action necessary, provided the total amount paid for any one claim shall not exceed \$600 to beneficiaries of those who became members prior to January 8, 1894, and \$500 to beneficiaries of those who became members on or after that date. The right to benefit is established immediately upon admission to membership. During the fiscal year ending December 31, 1906, there were 18 deaths, and during the year installments were paid, which include installments on claims originating the preceding year, amounting to \$6,900. Based on the mean membership during the fiscal year, the expenditure per member for benefits during the year was \$5.94.

**MEMBERSHIP.**—The number of members of the association during the fiscal year ending December 31, 1906, was as follows: In good standing (including 35 females) at beginning of year, 1,163; admitted during year, 45; lost during year, 47; in good standing (including 35 females) at close of year, 1,161. Of the number of members lost during the year, 29 were dropped for nonpayment of dues and 18 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$21, 214. 98
Entrance fees.....	45. 00
Dues.....	7, 650. 70
Interest.....	1, 157. 83
Total.....	30, 068. 51

#### DISBURSEMENTS.

Death benefit claims.....	6, 900. 00
Salaries, etc. ....	40. 00
Other administrative expenses.....	219. 33
Cash on hand at end of year.....	22, 909. 18
Total.....	30, 068. 51

#### THE LETTER CARRIERS' MUTUAL BENEFIT ASSOCIATION, BOROUGH OF RICHMOND, NEW YORK.

This association is composed of letter carriers in the borough of Richmond, N. Y.; it is not incorporated. The association provides for benefit payments in case of temporary disability and death of its members, and in case of the death of a dependent beneficiary of

a member. The sick, disability, and death benefits of members were instituted in 1904, and those relating to dependent beneficiaries of members were established in 1905. The office is located at Tompkinsville, Staten Island, N. Y.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, financial secretary, recording secretary, and three trustees, all elected annually by ballot. The trustees and a committee of one from each post-office district in the borough, conjointly with the president, constitute an executive board. The president appoints a finance committee of three members. The treasurer is bonded in the sum of \$1,000, the financial secretary and trustees in the sum of \$250 each. The funds are deposited in bank under the direction of the trustees, and disbursements can be made only by the treasurer upon vouchers drawn by the financial secretary and attested by the president. The accounts are audited quarterly by the finance committee. The executive committee passes upon claims for benefits; appeal may be taken from its decision to the association.

**CONDITIONS OF MEMBERSHIP.**—Any letter carrier or substitute letter carrier in good physical condition, in the service of the United States in Richmond borough, is eligible to membership. Any member leaving the postal service may retain membership in the association. Furlough or suspension from the service does not affect membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. The dues are \$6 a year, payable monthly in advance. The sources of supplementary income are profits derived from entertainments and interest from bank deposits. Receipts from these sources for the years 1904 to 1906, inclusive, were as follows: 1904, \$918.28; 1905, \$1,029.33; 1906, \$1,032.22. A member in arrears of dues for 3 months is suspended from benefit rights and is not entitled to reinstatement until 30 days after such arrears are paid. A member 6 months in arrears can be reinstated only upon the payment of all back dues and a fine of 50 cents, and such member is not restored to his benefit rights until 60 days after the payment of the back dues and fine. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rates of benefit payments for sickness or disability are \$8 a week for 13 weeks and \$4 a week for the succeeding 13 weeks, at the expiration of which latter period benefits cease. If the sickness or injury continues for 7 days, benefits are paid to cover the first day. A membership of not less than 6 months is necessary to entitle to benefits. Beneficiaries are visited by the secretary of the local branch. A member who is not in the postal service at the time of his illness is required to furnish the certificate of a practicing physician as to the date and duration

of the illness. Forfeiture of benefit rights results from nonpayment of dues only. A member who has exhausted the full period of benefit payments continues membership and his dues are paid from the fund until his recovery. During the fiscal year ending March 31, 1907, five members received temporary disability benefits, and the number of cases of such benefits was the same. The aggregate number of days of temporary disability benefits during the fiscal year was 91, the expenditure being \$104. Based on the mean membership during the fiscal year the expenditure per member for temporary benefits was \$2.42.

**DEATH BENEFIT.**—On the death of a member who has been in the association for one year or over the sum of \$100 is paid to the widow or other designated beneficiary who is a blood relation. If the deceased member has been in the association less than one year, but more than six months, the sum of \$50 is paid. On the death of a dependent beneficiary of a member the sum of \$50 is paid to the member, if such member has been in the association for one year; if he has been in the association less than one year, but more than six months, the sum of \$25 is paid. Benefits of this class are limited to the death of one beneficiary. A membership of not less than six months is necessary to entitle to death benefits. Death benefits are payable within 24 hours after receipt of the proof of death. There was no death in either class during the fiscal year.

**MEMBERSHIP.**—During the fiscal year ending March 31, 1907, the number of members was as follows: In good standing at beginning of year, 37; admitted during year, 13; lost during year, 2; in good standing at close of year, 48. The two members lost during the year were dropped for nonpayment of dues.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending March 31, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$1, 634. 96
Entrance fees.....	13. 00
Dues.....	249. 20
Profits from entertainments.....	982. 90
Interest.....	49. 32
Total.....	2, 929. 38

#### DISBURSEMENTS.

Temporary disability benefits.....	104. 00
Salaries.....	36. 00
Other administrative expenses.....	89. 15
Donations to members in distress.....	50. 00
Cash on hand at end of year.....	2, 650. 23
Total.....	2, 929. 38

**LOOM FIXERS' MUTUAL BENEFIT ASSOCIATION.**

This association is composed of loom fixers, or those who have been loom fixers; it is not incorporated. The association provides for payment to its members in cases of sickness or disability from accident. The association was organized in 1896. The office is located at Cohoes, N. Y.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary, assistant secretary, and treasurer, all nominated annually in meeting and elected by ballot. The president appoints a finance committee and a relief committee, subject to confirmation by the association. The treasurer is bonded in the sum of \$500. The funds are deposited in a savings bank, and disbursements can be made by the treasurer only upon drafts drawn by the secretary and approved by the president. The accounts are audited twice a year by the finance committee. Claims for benefits are passed upon by the finance committee, but appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Any person, not over 50 years of age, who is a loom fixer, or who has been a loom fixer, is eligible to membership, provided he can pass a satisfactory physical examination.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee and the fee for reinstatement are \$1 each. The dues are \$3 a year, payable monthly in advance. Each member in the association shall be required to pay for each member on the sick list such sum as may be assessed by a majority vote of the members present at any regular meeting; but the assessment shall not exceed 25 cents in any one week, and no assessment shall be levied unless the amount in the treasury has been reduced to \$50. No such assessment was levied during the five years preceding September 30, 1906. The sources of supplementary income to the fund are proceeds from balls and interest from bank deposits. The amounts realized from these sources during the five years 1902 to 1906 were as follows: 1902, \$69; 1903, \$49; 1904, \$62; 1905, \$70; 1906, \$10.50; total, \$260.50. A member is relieved from the payment of contributions while receiving sick benefits. A member who is in arrears of dues for one month is not entitled to benefits and shall not be so entitled until the expiration of one month from the time of payment of all arrears. A member three months in arrears may be dropped from the membership roll, and, if dropped, may join again as a new member only, or he may be reinstated by a two-thirds vote of members present at a regular meeting, upon the payment of \$1. There is no provision for refunding contributions to members who withdraw from the association.



**TEMPORARY DISABILITY BENEFIT.**—No benefit payment is made for the first week's sickness or disability; thereafter the rate of payment is \$5 a week for 6 weeks and \$4 a week for 5 succeeding weeks, not to exceed 11 weeks in any one year. No benefit is paid or payable until 6 months after admission to membership. A member drawing benefits is not permitted to be absent from his home before sunrise or after sunset without permission from the visiting committee. A sick member who is absent from the city is required to send a physician's affidavit, setting forth the fact of sickness and the cause thereof. A physical examination of a beneficiary may be made at any time it is deemed necessary. The benefit right is forfeited in any case where the sickness or disability is caused by dissipation. A member who has exhausted the full period of benefits in any one year may continue his membership, but is entitled to no further benefit during that year. During the fiscal year ending September 30, 1906, one member received benefit for one week. Based on the mean membership during the fiscal year, the expenditure per member for temporary disability benefits was 15 cents.

**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, 30; admitted during year, 8; lost during year, 2; in good standing at close of year, 36.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending September 30, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$343. 00
Entrance fees.....	8. 00
Dues.....	96. 00
Interest, dividends, etc.....	10. 50
Total.....	457. 50

#### DISBURSEMENTS.

Temporary disability benefits.....	5. 00
Other disbursements.....	15. 00
Cash on hand at end of year.....	437. 50
Total.....	457. 50

#### MUTUAL BENEFIT ASSOCIATION.

This association is composed principally of glass workers in Armstrong County, Pa.; it is incorporated. The association was organized in 1902, and it provides for benefit payments in case of temporary disability and death of its members. The office is located at Ford City, Pa.

**ADMINISTRATION.**—The fund is administered by a board of directors of seven members, elected annually by secret ballot. The board

of directors at the first regular meeting after election organizes by electing a president, vice-president, secretary, and treasurer. The treasurer is bonded in the sum of \$1,000. The funds are deposited in bank and disbursements can be made only on warrants signed by the president and secretary. The accounts are audited by the board of directors. Claims for benefits are passed upon by the board of directors; appeal may be taken from its decision to the association.

**CONDITIONS OF MEMBERSHIP.**—Any resident of Armstrong County, Pa., not under 16 nor over 45 years of age, of good moral character and in good health is eligible to membership. Any person, however, addicted to the use of intoxicants is excluded from membership. Membership is divided into two classes, A and B, the class being optional.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. The dues in class A are \$6 per annum, and in class B \$12 per annum, payable monthly in advance. The constitution of the association provides for an assessment upon the death of a member. No such assessment has been levied, as the dues, entrance fees, etc., have furnished a sufficient fund to meet all obligations. The only source of supplementary income to the fund is interest arising from the fund investments. Members are not relieved from the payment of contributions under any condition. A member two months in arrears is entitled to no benefits for one month following payment of such arrears. Any member three months in arrears forfeits membership. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A weekly benefit of \$5 for sickness or disability is paid to members of class A and \$10 to members of class B. Benefits are not paid for more than 12 weeks in any one year. No benefits are paid for the first week, nor for a fractional part of a week. Membership of not less than thirty days is necessary to establish benefit rights. A member suffering from sickness or disability of such a nature as not to confine him to the house must report himself to a member of the board of directors at least once a week. A sick or disabled member drawing benefits may be examined by a physician as often as is deemed necessary. In any case where the sickness or disability is caused by intemperance, or in case a member is found drinking or under the influence of liquor while sick or disabled, or in any case where, upon investigation it is found that a member is feigning sickness while drawing benefits, the right to benefit is forfeited. The number of members who received temporary benefit during the fiscal year ending December 31, 1907, was 172, covering 190 cases. The aggregate number of days of benefit payments during the fiscal year was 3,948, the expenditure being \$5,505. Based on the mean membership during the fiscal year, the expenditure per member for temporary benefits was \$8.30.

**DEATH BENEFIT.**—Upon the death of a member of class A the sum of \$50 is paid, and \$100 on the death of a member of class B. A membership of not less than 90 days is necessary to establish title to this benefit. As soon as proof of death is received the claim becomes payable, and it is usually paid within from 5 to 60 days. The benefit right is forfeited for the same causes as apply in cases of temporary disability. During the fiscal year ending December 31, 1907, 3 death benefit claims were paid, aggregating \$300. Based on the mean membership for the fiscal year the expenditure per member for death benefits was 45 cents.

**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, 572; admitted during year, 487; lost during year, 305; in good standing at close of year, 754. Of the number of members lost during the year 237 were on account of discharge; 65 were dropped for nonpayment of dues, and 3 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$2,768.91
Entrance fees.....	487.00
Dues.....	6,906.50
Interest, dividends, etc.....	86.56
Total.....	10,248.97

#### DISBURSEMENTS.

Temporary disability benefits.....	5,505.00
Death benefits.....	300.00
Salaries, wages, and other compensation.....	448.00
Other administrative expenses.....	563.25
Cash on hand at end of year.....	3,432.72
Total.....	10,248.97

#### THE PRINTERS' RELIEF ASSOCIATION OF MINNEAPOLIS, MINN.

This association is composed of members of the various subordinate unions chartered by the International Typographical Union and members of the trades district unions under the protection of the International Typographical Union in the city of Minneapolis, Minn.; it is not incorporated. The association, which was organized in 1881, provides for benefit payments in cases of temporary disability caused by sickness or accident and in cases of quarantine of members by the health department.

**ADMINISTRATION.**—The management of the fund is vested in a collector, who acts as chairman, an assistant collector, who acts as secretary, and a visiting committee of six, one for each division of

the city. These officers are elected every six months by secret ballot. No bond is required of any officer. The funds are deposited in bank and the accounts are audited every six months by the visiting committee. The visiting committee passes upon all claims to benefits; appeal may be taken from its decision to the association.

**CONDITIONS OF MEMBERSHIP.**—Applicants for admission to membership may be required, at the discretion of the visiting committee, to pass a physical examination. Nonunion employees are excluded from membership. Any member who withdraws from his employment or leaves the city may retain his membership in the association for a period not to exceed six months.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is 50 cents. To meet the claims of sick members an assessment of 25 cents is levied upon each member whenever the funds in the treasury are less than \$100. There are no other fees, dues, or assessments. Members are not relieved from payment of assessments under any condition. Any member who refuses to pay his or her assessment within ten days after it has been levied is dropped from membership. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The benefit payment is at the rate of \$10 per week, or pro rata for each day of disability of less than a full week. The period of benefit payments is limited to 26 weeks. No benefit is paid for the first 7 days of disability except in cases where the disability continues for 5 weeks or longer, in which cases benefits are paid to cover the first week. Members who are quarantined by the health authorities are entitled to the same benefits as those disabled by sickness or accident. The benefit right begins immediately upon admission to membership. Beneficiaries are visited triweekly by the visiting committee, and a physician's certificate as to the disability may also be required. In any case where the sickness or disability is due to venereal disease or to drunkenness the benefit right is forfeited. The number of members who received benefit payments during the fiscal year ending December 31, 1906, was 22, and the number of cases of benefits was the same. The aggregate number of days of benefit payments during the fiscal year was 483, the expenditure being \$690. Based on the mean membership, the expenditure per member for benefits during the fiscal year was \$3.50.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 225; admitted during year, 32; lost during year, 89; in good standing at close of year, 168. The 89 lost during the year were on account of voluntary withdrawal.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$110. 73
Assessments.....	823. 50
Total.....	934. 23
DISBURSEMENTS.	
Temporary disability benefits.....	690. 00
Other administrative expenses.....	64. 70
Cash on hand at end of year.....	179. 53
Total.....	934. 23

#### **THE ALLIED PRINTING TRADES BENEFIT ASSOCIATION.**

This association consists of persons working in connection with the printing business; it is not incorporated. The association, which was organized in 1898, provides for benefit payments on account of temporary sickness of its members, in cases of quarantine of members by reason of contagious disease in their homes, and for death. The latter benefit was instituted in 1906. The office is located at Denver, Colo.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary-treasurer, and a visiting committee of four members, the whole constituting a board of directors. These officers are elected annually by open vote. The secretary-treasurer, who has custody of the funds and makes disbursements upon the orders of the board of directors, is bonded in the sum of \$500. Accounts are audited quarterly by the board of directors. Claims to benefits are passed upon by the board of directors, with the right of appeal to the association.

**CONDITIONS OF MEMBERSHIP.**—There is no age limitation for membership, and no medical examination is required; but the applicant must be in good health at the time of making application for admission. Membership is restricted to persons working in connection with the printing business. Nonunion workers are excluded from membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$10, and the dues are \$7.20 a year, payable monthly. There are no assessments. Interest accruing from the funds is the only source of supplementary income. A member three months in arrears is suspended from benefits, but he may be reinstated upon the payment of all dues to the date of reinstatement. A member six months in arrears is dropped from the rolls and may again become a member only by making a new application. Any member becoming an inmate of the Union

Printers' Home or any similar institution, free of expense, is relieved for such time from the payment of dues. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for temporary disability is \$1 for the first week and \$10 a week for 12 succeeding weeks, and pro rata for each day under a full week, not to exceed 13 weeks in any one year. Members who do not exhaust the allowance in a first disability becoming disabled a second time within six months from the date of beginning of the first sickness are entitled to \$10 a week from the first week of such disability and each succeeding week thereafter, and pro rata for each day under a full week. Any member who may be compelled by the health officers to remain at home on account of exposure to a contagious disease is entitled to the same benefits as though personally disabled. The maximum period of benefits is 13 weeks in any one year. Benefits are paid to date from the beginning of the disability. A membership of one month is necessary to entitle a member to benefits. Beneficiaries are visited by the visiting committee, and they may also be required to furnish a physician's certificate, if deemed necessary. A member who becomes an inmate of the Union Printers' Home or of a similar institution where he or his family is relieved from expense, is not entitled to benefits during such period of relief. The benefit right is forfeited if the disability results from intemperance, immorality, or any unlawful act. Members who have exhausted the maximum period of benefit payments are cut off from all further benefit during the year. The number of members receiving temporary benefits during the fiscal year ending December 31, 1906, was 27, and the number of cases of benefits was 28. The aggregate number of days of benefits paid during the fiscal year was 937, the expenditure being \$1,084.60. Based upon the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$5.16.

**DEATH BENEFIT.**—The death benefit payment is \$50. Membership of not less than one year is necessary to entitle a member to the death benefit. A member who becomes an inmate of the Union Printers' Home or of a similar institution where he and his family are free from expense, must have been a member of the association for one year previous to his becoming an inmate of such institution to entitle his heirs or assigns to benefits in the event of his death therein. Death claims are payable immediately upon proof of death; one day is customarily required in which to settle the claim. There was 1 death benefit paid during the fiscal year. Based upon the mean membership, the expenditure per member for death benefit was 24 cents.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$110. 73
Assessments.....	823. 50
Total.....	934. 23
DISBURSEMENTS.	
Temporary disability benefits.....	690. 00
Other administrative expenses.....	64. 70
Cash on hand at end of year.....	179. 53
Total.....	934. 23

#### THE ALLIED PRINTING TRADES BENEFIT ASSOCIATION.

This association consists of persons working in connection with the printing business; it is not incorporated. The association, which was organized in 1898, provides for benefit payments on account of temporary sickness of its members, in cases of quarantine of members by reason of contagious disease in their homes, and for death. The latter benefit was instituted in 1906. The office is located at Denver, Colo.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, secretary-treasurer, and a visiting committee of four members, the whole constituting a board of directors. These officers are elected annually by open vote. The secretary-treasurer, who has custody of the funds and makes disbursements upon the orders of the board of directors, is bonded in the sum of \$500. Accounts are audited quarterly by the board of directors. Claims to benefits are passed upon by the board of directors, with the right of appeal to the association.

**CONDITIONS OF MEMBERSHIP.**—There is no age limitation for membership, and no medical examination is required; but the applicant must be in good health at the time of making application for admission. Membership is restricted to persons working in connection with the printing business. Nonunion workers are excluded from membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$10, and the dues are \$7.20 a year, payable monthly. There are no assessments. Interest accruing from the funds is the only source of supplementary income. A member three months in arrears is suspended from benefits, but he may be reinstated upon the payment of all dues to the date of reinstatement. A member six months in arrears is dropped from the rolls and may again become a member only by making a new application. Any member becoming an inmate of the Union

Printers' Home or any similar institution, free of expense, is relieved for such time from the payment of dues. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for temporary disability is \$1 for the first week and \$10 a week for 12 succeeding weeks, and pro rata for each day under a full week, not to exceed 13 weeks in any one year. Members who do not exhaust the allowance in a first disability becoming disabled a second time within six months from the date of beginning of the first sickness are entitled to \$10 a week from the first week of such disability and each succeeding week thereafter, and pro rata for each day under a full week. Any member who may be compelled by the health officers to remain at home on account of exposure to a contagious disease is entitled to the same benefits as though personally disabled. The maximum period of benefits is 13 weeks in any one year. Benefits are paid to date from the beginning of the disability. A membership of one month is necessary to entitle a member to benefits. Beneficiaries are visited by the visiting committee, and they may also be required to furnish a physician's certificate, if deemed necessary. A member who becomes an inmate of the Union Printers' Home or of a similar institution where he or his family is relieved from expense, is not entitled to benefits during such period of relief. The benefit right is forfeited if the disability results from intemperance, immorality, or any unlawful act. Members who have exhausted the maximum period of benefit payments are cut off from all further benefit during the year. The number of members receiving temporary benefits during the fiscal year ending December 31, 1906, was 27, and the number of cases of benefits was 28. The aggregate number of days of benefits paid during the fiscal year was 937, the expenditure being \$1,084.60. Based upon the mean membership, the expenditure per member for temporary benefits during the fiscal year was \$5.16.

**DEATH BENEFIT.**—The death benefit payment is \$50. Membership of not less than one year is necessary to entitle a member to the death benefit. A member who becomes an inmate of the Union Printers' Home or of a similar institution where he and his family are free from expense, must have been a member of the association for one year previous to his becoming an inmate of such institution to entitle his heirs or assigns to benefits in the event of his death therein. Death claims are payable immediately upon proof of death; one day is customarily required in which to settle the claim. There was 1 death benefit paid during the fiscal year. Based upon the mean membership, the expenditure per member for death benefit was 24 cents.



**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, males, 203, females 2, total 205; admitted during year, males 13; lost during year, males 3; in good standing at close of year, males 213, females 2; total 215. Of the members lost during the year, 2 were by withdrawal from the association and 1 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$2, 821. 20
Entrance fees.....	130. 00
Dues.....	1, 437. 00
Interest.....	100. 49
Total.....	4, 488. 69

**DISBURSEMENTS.**

Temporary disability benefits.....	1, 084. 60
Death benefits.....	50. 00
Salaries, wages, and other compensation.....	237. 70
Other administrative expenses.....	39. 59
Cash on hand at end of year.....	3, 076. 80
Total.....	4, 488. 69

**QUARRYMEN'S MUTUAL BENEFIT ASSOCIATION.**

This association is composed of quarry employees residing in North Amherst, Ohio, and vicinity; it is not incorporated. The number of its members at the close of the fiscal year ending December 31, 1907, was 411. The association was organized in 1898, and it provides for payment in case of disability from sickness or injury, and of death of its members. The office is located at North Amherst, Ohio.

**ADMINISTRATION.**—The officers of the association are a president, vice-president, secretary, and treasurer, all elected annually by ballot. There is also a board of directors, elected by ballot for a period of eighteen months. The president and vice-president are ex officio members of the board of directors. The treasurer is bonded in the sum of \$250. The funds are deposited in bank and disbursements are made by the treasurer upon orders signed by the secretary. The accounts are audited annually by an auditing committee. The board of directors passes upon claims for benefits; appeal from its decision may be taken to the association.

**CONDITIONS OF MEMBERSHIP.**—Any employee of a stone quarry in North Amherst, Ohio, or vicinity, not under 18 nor over 50 years of age, is eligible to membership. A member who ceases to be an employee of a stone quarry and engages in some other employment

may retain membership in the association for a period of one year thereafter, provided his subsequent employment is not hazardous and is in North Amherst, or vicinity.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1.50 and the fee for reinstatement is \$3. The dues are \$3 a year, payable monthly in advance. Upon the death of a member an assessment of 15 cents is levied on each member. The sources of supplementary income are the proceeds from picnics and interest derived from the fund investments. The amounts realized from these sources during the five years 1903 to 1907 were as follows: 1903, \$367.75; 1904, \$472.80; 1905, \$614.55; 1906, \$766.25; 1907, \$670.60. Members are not relieved from the payment of contributions under any condition. Members who permit their membership to lapse are dropped. There is no provision for refunding contributions to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for sickness or accident is \$4 a week for the first 13 weeks and \$2 a week for the 13 weeks following. Benefit payments are limited to 26 weeks in any one year. For a disability resulting from injury, benefit payments are made to cover the first day of disability. In case of sickness, benefit shall begin from the second week. Beneficiaries are visited by a sick committee. Those not within reach of the committee must forward a sworn statement and the certificate of a physician as to the nature of the disability. A beneficiary is required to furnish a statement from his physician weekly. Members are not permitted to engage in gainful employment, to visit disreputable houses, or to indulge in intoxicants while drawing benefits. The benefit right is forfeited in any case where the sickness or disability is caused by intemperance or immoral conduct. A member who has exhausted his benefit period may continue membership, but he can draw no more benefits until he shall have worked again in a quarry for a period of not less than 6 months. During the fiscal year ending December 31, 1907, 19 members received temporary benefit payments. The number of cases was 19 and the aggregate number of days of benefit paid during the fiscal year was 854, the expenditure being \$488. Based on the mean membership during the fiscal year ending December 31, 1907, the expenditure per member for temporary disability benefit was \$1.20.

**DEATH BENEFIT.**—The death benefit payment is \$30. The benefit right is established immediately upon admission to membership. The claim is payable at once upon proof of the death of a member, but a period of 30 days is customarily required for settlement. The right to death benefit is forfeited for the same reasons as in cases of temporary disability. There were two death benefits

paid during the fiscal year. Based on the mean membership during the fiscal year, the expenditure per member for death benefit was .15 cents.

**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, 402; admitted during year, 11; lost during year, 2; in good standing at close of year, 411. The two members lost during the year died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$1, 446. 73
Entrance fees.....	16. 50
Dues.....	1, 206. 00
Assessments (mortuary).....	120. 60
Profits from entertainments, etc.....	240. 60
Interest, dividends, etc.....	70. 30
<b>Total.....</b>	<b>3, 100. 73</b>

#### DISBURSEMENTS.

Temporary disability benefits.....	488. 00
Death benefits.....	60. 00
Salaries, wages, and other compensation.....	85. 00
Other administrative expenses.....	87. 00
Donations and miscellaneous.....	547. 72
Cash on hand at end of year.....	1, 833. 01
<b>Total.....</b>	<b>3, 100. 73</b>

#### RAILROADERS AND TELEGRAPHERS' AID SOCIETY.

This society is composed of persons connected with electrical pursuits or with the clerical departments of the different railroads and fast freight lines in, or who are residents of, Cuyahoga County, Ohio; it is not incorporated. The society, which was organized in 1885, provides for benefit payments in cases of sickness, injury, and death. The office of the society is located at Cleveland, Ohio.

**ADMINISTRATION.**—The fund is administered by a president, first and second vice-presidents, a secretary, a treasurer, an executive committee of eleven members, and an auditing committee of three members. Of the five officers of the society four are ex officio members of the executive committee. The officers and the members of the executive and auditing committees are elected annually by ballot. No bond is required of any of the officers. The funds of the society are deposited in bank and disbursements are made upon vouchers signed by the president, secretary, and treasurer. Accounts are audited quarterly by the auditing committee. The executive committee passes upon benefit claims, and from its decision appeal may be taken to the society in general meeting.

**CONDITIONS OF MEMBERSHIP.**—Any person above described of good character and in good health, not under 16 and not over 45 years of age, is eligible to membership. A member who terminates his or her connection with electrical pursuits, or with the clerical department of railroads, and engages in an occupation no more hazardous to health or life may continue membership in the society, at the option of the executive committee. Furloughed or suspended members may, if they remain within easy access of the visiting committee, retain membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the dues are \$6 per year, payable monthly in advance. An assessment of 50 cents per member may be levied whenever the sinking fund falls below \$100. No such assessment was made during the five years 1902 to 1906, inclusive. The only source of supplementary income is the interest realized from deposits. The amounts, respectively, from this source during the period of five years were as follows: 1902, \$45.61; 1903, \$48.40; 1904, \$37; 1905, \$39.58; 1906, \$45.78. In case of extraordinary misfortune the executive committee may authorize the payment of a member's dues for a period not to exceed two months. Members who are sick or disabled for one or more months are exempt from payment of dues during such sickness. Members in arrears of dues or assessments for a period of one month are debarred from benefits, and in case of sickness or disability of a member while in arrears for more than 30 days the payment of back dues or assessments will not entitle to benefits until the particular sickness or disability is removed. In the event of the death of a member so in arrears no claim for death benefits will be allowed. Any member two months in arrears may be dropped from membership and may be reinstated only as a new member. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—Benefit payments for temporary disability are at the rate of \$1 a day, payable weekly, not to exceed \$100. Whenever \$100 has been paid in a single year an interval of six months must elapse before a claim for further benefits will be allowed. No benefit is paid for a shorter period than seven days. No member is entitled to benefits unless he shall have been a member in good standing for a period of one month. In case of sickness or disability the member must notify the president or secretary within five days, whereupon a visiting committee is appointed and a physician may be selected to accompany the visiting committee and report upon the merits of the claim. No benefits will be paid to any member who, during sickness or disability, removes beyond easy access of a visiting committee, unless satisfactory reasons for so doing are furnished to the executive committee. Physical examination may be required of a beneficiary as often as is deemed necessary.

The sickness or disability of the beneficiary must be such as to confine him or her to the house, or to require the services of a physician. Benefit rights are forfeited in case the illness is due to immoral practices or to the use of intoxicants, and any member who is detected in an attempt to defraud the society by feigning sickness, or otherwise, shall be expelled and shall not thereafter be eligible to membership. A member who has exhausted the maximum period of benefit payments is, during the six months immediately following, entitled to death benefit only. The number of persons receiving temporary benefit during the fiscal year ending December 8, 1906, was 14. The number of cases was 16 and the aggregate number of days of benefit during the fiscal year was 476, the expenditure being \$476. Based upon the mean membership, the expenditure per member for temporary disability benefit during the fiscal year was \$2.76.

**DEATH BENEFIT.**—The amount paid for funeral expenses upon the death of a member is \$100. A membership of not less than one month is necessary to establish title to death benefit. Death benefits are payable within two weeks after satisfactory proof of the death of a member. Death benefit right is forfeited if the deceased member was in arrears of dues for over thirty days. The number of death benefits paid during the fiscal year was 4, aggregating \$400. Based upon the mean membership, the expenditure per member for death benefits during the fiscal year was, \$1.16.

**MEMBERSHIP.**—The number of members in the society during the fiscal year ending December 8, 1906, was as follows: In good standing at beginning of year, males 164, females 14, total 178; admitted during year, males 7; lost during year, males 18; in good standing at close of year, males 153, females 14, total 167. Of the number of members lost during the year, 12 were dropped for nonpayment of dues; 4 were on account of death, and 2 left the county.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements during the fiscal year ending December 8, 1906, were as follows:

RECEIPTS.	
Cash on hand at beginning of year.....	\$1, 180. 11
Entrance fees.....	6. 00
Dues.....	1, 002. 00
Interest, dividends, etc.....	45. 78
Total.....	2, 233. 89
DISBURSEMENTS.	
Temporary disability benefits.....	476. 00
Death benefits.....	400. 00
Salaries, wages, and other compensation.....	182. 00
Other administrative expenses.....	30. 75
Dues remitted.....	8. 50
Cash on hand at end of year.....	1, 136. 64
Total.....	2, 233. 89

**ROBERT H. FOERDERER BENEFICIAL SOCIETY.**

This society consists largely of the employees of the Robert H. Foerderer upper leather factory, of Philadelphia, Pa.; it is not incorporated. The society, which was organized in 1905, provides for benefit payments in cases of sickness and death of a member and death of a member's wife. The office is located at Philadelphia, Pa.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, financial secretary, recording secretary, treasurer, and three trustees, elected annually by a majority vote. The treasurer is bonded in the sum of \$300. Disbursements are made by the treasurer upon orders signed by the president and secretary. The accounts are audited annually by an auditing committee. The sick committee and financial secretary pass upon claims for benefits; appeal may be taken from their decision to the society.

**CONDITIONS OF MEMBERSHIP.**—Any male person, not under 18 nor over 45 years of age, of good health and good moral character, residing in Philadelphia, Pa., is eligible to membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is graduated according to age, as follows: For persons 18 and under 25 years of age, \$1; 25 and under 30 years, \$2; 30 and under 35 years, \$3; 35 and under 40 years, \$4; and for persons 40 and under 45 years, \$5. The dues are \$6 a year, payable quarterly. The fund derives supplementary income from picnics, interest on deposits, and from the sale of the constitution and by-laws of the society. Members are not relieved from the payment of contributions under any condition. A member in arrears of dues to the amount of \$1.50 is suspended from benefits for two weeks; if in arrears \$3, he is suspended four weeks; if in arrears \$4.50, he is suspended for eight weeks, and if in arrears \$6 his name is stricken from the roll of membership. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—In case of sickness members are entitled to benefits as follows: For the first 13 weeks, \$5 per week; second 13 weeks, \$4; third 13 weeks, \$3; fourth 13 weeks, \$2; and thereafter \$1 a week through any period of sickness. Benefits are paid from the date of the receipt of the notification of the sickness. A membership of nine months is necessary to establish title to benefit. Beneficiaries are visited at least once a week by the sick committee, and they are required to be under a physician's care. Beneficiaries may be examined by a physician as often as is deemed necessary, and any beneficiary residing outside the city must furnish the affidavit of a physician every three weeks during the period of disability. The following are regarded as sufficient causes to work forfeiture of benefit rights: Judicial conviction of a crime, the leading of an

immoral life, or feigning sickness for the purpose of securing the benefits. The number of members who received temporary benefits during the fiscal year ending December 1, 1907, was 17, and the number of cases of benefit was 18. The aggregate number of days of benefit paid during the fiscal year was 322, the expenditure being \$230. Based on the mean membership during the fiscal year the expenditure per member for temporary benefits was \$2.74.

**DEATH BENEFIT.**—In case of the death of a member the benefit payment is \$50, and in case of death of a member's wife the payment is \$30. A membership of nine months is necessary to establish title to benefits. The death benefit right is forfeited for the same causes as in cases of temporary disability benefit. There was no death in either class during the fiscal year.

**MEMBERSHIP.**—The number of members in the society during the fiscal year ending December 1, 1907, was as follows: In good standing at beginning of year, 85; admitted during year, 9; lost during year, 12; in good standing at close of year, 82. The 12 members lost during the year were dropped for nonpayment of dues.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 1, 1907, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$283. 86
Entrance fees.....	27. 00
Dues.....	430. 00
Fines.....	1. 25
Profits from entertainment.....	93. 03
Interest, dividends, etc.....	. 75
Other receipts.....	1. 40
Total.....	837. 29

#### DISBURSEMENTS.

Temporary disability benefits.....	230. 00
Salaries, wages, and other compensations.....	36. 00
Other administrative expenses.....	8. 92
Loans granted.....	25. 00
Investments made.....	80. 00
Other disbursements.....	16. 50
Cash on hand at end of year.....	440. 87
Total.....	837. 29

#### THE CHICAGO TELEGRAPHERS' AID SOCIETY.

This society is composed of persons connected with electrical pursuits; it is not incorporated. The number of members at the close of the fiscal year ending December 31, 1906, was 1,065. The society was organized in 1889, and provides for benefit payments in case of

sickness or accident and in case of death. The office is located at Chicago, Ill.

**ADMINISTRATION.**—The officers are a president, vice-president, secretary, and treasurer, and the fund is administered by an executive committee of eleven members, of which the officers above designated are ex-officio members, and an auditing committee, three trustees, and nine collectors. All except the collectors are elected annually by ballot; the collectors are appointed by the executive committee. No bond is required of any officer. The trustees have custody of the funds and deposit them according to the direction of the executive committee, and they can draw upon them only pursuant to authorization and direction of the committee, as attested by the president and secretary. The auditing committee audits the accounts once every six months. The executive committee passes upon claims for benefits, but appeal may be taken from its decision to the society.

**CONDITIONS OF MEMBERSHIP.**—Any person of good moral character, male or female, in good bodily health and not under 17 years of age, connected with electrical pursuits, is eligible to membership. A member who severs his connection with electrical pursuits may retain membership in the society, provided he does not engage in any occupation of a character more hazardous to health.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. The dues are \$6 a year, payable monthly in advance. The only source of supplementary income to the fund is the interest derived from the fund investments. The amount realized from that source during the period 1901 to 1905, inclusive, was as follows: 1901, \$21.97; 1902, \$30.49; 1903, \$41.47; 1904, \$60.45; 1905, \$62.26. Any member in arrears of dues for a period less than three months is suspended and is not entitled to benefits during suspension, but he may be reinstated upon payment of all back dues. Any member three months in arrears is dropped from membership and may be again admitted only under the same conditions as a new member. There is no provision for refunding contributions to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—The rate of the benefit payment for sickness or accident is \$8 a week, and payments will be made for 18 weeks in any two years, whether the disability is continuous or intermittent. No benefit is paid for the first 3 days of disability. The benefit right is established at once upon admission to membership. Beneficiaries are visited weekly by a visiting committee. No benefit will be paid to a member a resident of Chicago or its suburbs, who, during sickness or disability, removes from the city without first obtaining the consent of the visiting committee. Disability resulting from drunkenness forfeits the benefit right and subjects the member to expulsion from the society. Also, any member detected in an attempt to defraud the society by feigning sickness



forfeits all benefit rights and will be expelled. A member who has exhausted the full benefit period of 18 weeks in any two consecutive years may continue membership, but is entitled to no further benefits until the beginning of the third year. During the fiscal year ending December 31, 1906, 215 members received benefits and there were 227 cases of benefits. The aggregate number of days of benefit payments during the fiscal year was 4,204, the expenditure being \$5,591.62. Based on the mean membership during the fiscal year the expenditure per member for temporary benefits was \$5.35.

**DEATH BENEFIT.**—The death benefit payment is \$100. The benefit right is established upon admission to membership. The claim is payable immediately upon proof of the death of a member, and it is customarily paid within three days thereafter. The same causes as in cases of temporary benefit will forfeit the death benefit right. There were paid 7 death benefits during the fiscal year, aggregating \$700. Based on the mean membership during the fiscal year the expenditure per member for death benefits was 67 cents.

**MEMBERSHIP.**—The number of members in the society during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, males 820, females 206, total 1,026; admitted during year, males 157, females 10, total 167; lost during year, males 110, females 18, total 128; in good standing at close of year, males 867, females 198, total 1,065. Of the number of members lost during the year, 7 died and 121 were dropped for nonpayment of dues.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

#### RECEIPTS.

Cash on hand at beginning of year.....	\$2, 944. 00
Entrance fees.....	167. 00
Dues.....	5, 799. 00
Profits from entertainments, etc.....	125. 00
Interest, dividends, etc.....	66. 40
Total.....	9, 101. 40

#### DISBURSEMENTS.

Temporary disability benefits.....	5, 591. 62
Death benefits.....	700. 00
Salaries, wages, and other compensation.....	328. 37
Other disbursements.....	67. 50
Cash on hand at end of year.....	2, 413. 91
Total.....	9, 101. 40

**THE NEW YORK TELEGRAPHERS' AID SOCIETY.**

This society is composed of persons connected with the telegraph and telephone service residing in the vicinity of New York City; it is not incorporated. The number of members at the close of the fiscal year ending March 6, 1907, was: Males, 860; females, 229; total, 1,089. The society provides for payment in case of sickness, or disability, and death, and was organized in 1880. The office is located at New York, N. Y.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, treasurer, financial secretary, recording secretary, an executive committee of sixteen members, the officers of the society being ex-officio members, and an auditing committee of three members. These officers are elected annually by ballot. The treasurer and the financial secretary are each bonded in the sum of \$1,000. A relief committee and three trustees are appointed by the executive committee. The funds are deposited in bank and disbursements are made upon authorization of the executive committee, attested by the president and financial secretary. Accounts are audited quarterly by the auditing committee. The executive committee passes upon all claims to benefits, but appeal may be taken from its decision to the society.

**CONDITIONS OF MEMBERSHIP.**—Any person connected with the telegraph and telephone service and residing in the vicinity of New York City, who is of good moral character and in good bodily health, not under 18 nor over 45 years of age, is eligible to membership. Women members who marry may retain right to the death benefit by the payment of the usual dues, but they will not be entitled to sick benefits.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the fee for reinstatement is \$2. The dues are \$6 a year, payable monthly in advance. The only source of supplementary income is interest derived from the fund. Contributions are not reduced in amount nor are members relieved from their payment under any conditions. Members in arrears of dues for more than 30 days are deprived of benefits and if taken sick or rendered disabled while so in arrears, payment of arrears will not entitle them to benefit for that particular sickness or disability. A member two months in arrears is deprived of his membership, and may be reinstated only as a new member and upon the payment of all back dues. There is no provision for refunding dues to members who withdraw from the society.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment for temporary sickness or accident is \$8 a week, payable weekly. Benefit payments are limited to \$100 during any 24 months, such period to date from the beginning of the first disability for which a member

receives benefits. No benefits are paid for sickness or disability of less than seven days' duration, but if the sickness or disability continues for more than seven days payment is made upon the weekly basis for each succeeding full week, or pro rata for any fraction thereof. A membership of not less than three months is necessary to establish title to benefit. Beneficiaries are visited weekly by a committee, and a physician's certificate is also required. An examination by a physician to determine the condition of a beneficiary may be made as often as deemed necessary. Any member detected in any attempt to defraud the society by feigning sickness, or otherwise, shall be expelled and shall not thereafter be eligible to membership. No benefits are paid to any member whose sickness or disability is caused by the excessive use of liquors or drugs, and the executive committee shall, after due investigation, expel a member proved to be an habitual drunkard or subject to the drug habit. No benefits will be paid to any member who, during the period of sickness or disability, removes beyond the easy access of a visiting committee without first obtaining the consent of the executive committee. The number of persons who received temporary disability benefits during the fiscal year ending March 6, 1907, was 129; the number of cases of benefit was 135; and the aggregate number of days of benefit paid during the fiscal year was 3,444, the expenditure being \$3,925.58. Based on the mean membership the expenditure per member for temporary benefits during the fiscal year was \$3.56.

**DEATH BENEFIT.**—The death benefit payment is \$100. A membership of not less than three months is necessary to establish title to death benefit. The benefit is paid immediately upon receipt of proof of death. If death results from sickness or disability due to the excessive use of liquor or drugs, the benefit right is forfeited. There were 17 death benefits paid during the fiscal year ending March 6, 1907, aggregating \$1,700. Based on the mean membership, the expenditure per member for death benefits during the fiscal year was \$1.54.

**MEMBERSHIP.**—The number of members of the society during the fiscal year ending March 6, 1907, was as follows: In good standing at beginning of year, males 890, females 225, total 1,115; admitted during year, males 49, females 24, total 73; lost during year, males 79, females 20, total 99; in good standing at close of year, males 860, females 229; total 1,089. Of the members lost during the year, 2 withdrew from the society, 80 were dropped for nonpayment of dues, and 17 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending March 6, 1907, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$19, 412. 60
Entrance fees.....	73. 00
Dues.....	6, 081. 50
Interest.....	1, 256. 67
<b>Total.....</b>	<b>26, 823. 77</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	3, 925. 58
Funeral benefits.....	1, 700. 00
Salaries.....	540. 00
Other administrative expenses.....	195. 33
Cash on hand at end of year.....	20, 462. 86
<b>Total.....</b>	<b>26, 823. 77</b>

**THE TELEGRAPHERS' MUTUAL BENEFIT ASSOCIATION.**

This association is composed of persons employed in the telegraph or telephone service throughout the country; it is incorporated. The association provides for payment in case of death; it was instituted in 1867. The office of the association is located at New York, N. Y.

**ADMINISTRATION.**—The fund is administered by a president, first and second vice-presidents, a secretary, and a treasurer. These officers are elected by ballot at the regular annual meeting of the association to serve for the period of one year. In addition to the officers of the association there is an executive committee of six members, of which the officers are ex officio members. The members of the executive committee are elected annually by ballot to serve for one, two, and three years, respectively. An auditing committee of three members is elected by ballot at the annual meeting to serve for the period of one year. The secretary is the only bonded officer, his bond being fixed in the sum of \$1,000. The funds are invested in real-estate mortgages, railroad bonds, and other securities. Disbursements are made upon drafts drawn and signed by the treasurer and countersigned by the president or one of the vice-presidents. Accounts are audited quarterly by the auditing committee. Benefit claims are passed upon by the executive committee, whose decision is final.

**CONDITIONS OF MEMBERSHIP.**—Any person of either sex, of good character and in good physical health, not under 18 nor over 45 years of age, who is engaged in telegraph or telephone service, is eligible to membership. Members who leave the service may retain membership in the association.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$2 and the reinstatement fee \$4. Membership is divided into two classes, full grade and half grade, and the amount of assessment for each member in each grade is determined by the age at the date of application for admission. Each assessment is dated as of the first day of the calendar month succeeding the month in which it was levied and is due and payable on that date. One or more assessments may be levied at one time and dated on the same day. In no case in any year is the amount accruing from assessments less the expenses allowed to exceed  $1\frac{1}{2}$  per cent of the outstanding insurance; whenever this condition is reached no further assessment is levied during the year. The amounts of assessments per member for the period 1902 to 1906, inclusive, were as follows: 1902, \$15; 1903, \$13; 1904, \$14; 1905, \$13; 1906, \$15. A supplementary source of income to the fund is the interest accruing from investments and deposits. The amount of receipts from this source during the years 1902 to 1906, inclusive, was as follows: 1902, \$10,547.83; 1903, \$11,118.41; 1904, \$12,049.16; 1905, \$12,856.54; 1906, \$13,432.96. Assessments vary according to age and grade of membership as follows: Over 18 and under 30 years of age, full grade, \$1, half grade, 50 cents; over 30 and under 35, full grade, \$1.25, half grade, 63 cents; over 35 and under 40, full grade, \$1.50, half grade, 75 cents; over 40 and under 50, full grade, \$2, half grade, \$1. A member of the full grade may become a member of the half grade and relinquish his full-grade membership, or he may become a member of the half grade and retain his full-grade membership. Any member of the half grade may become a member of the full grade and may then retain membership in both grades. Members are not relieved from payments under any condition. Membership lapses if a member fails to pay his assessment within 30 days, and during the period of any such lapse he is not entitled to benefits. Such member may be reinstated within 60 days from the date of the unpaid assessment upon the payment of all assessments of his grade then due and payable. Any member who shall have failed to pay his assessment within 60 days is denied all benefits, and can be reinstated upon the same terms and conditions as a new member only. There is no provision for refunding assessments to members who withdraw from the association. There has been actuarial examination of the fund and the actuaries' report expressed the opinion that the plan of the association was sound.

**DEATH BENEFIT.**—The death benefit in the half-grade membership is \$500, in the full grade \$1,000, and in cases where membership is held in both grades it is \$1,500. Right to benefit begins immediately upon admission to membership. Claims are payable and customarily paid within 60 days after death. Any member found guilty of fraud or willful misstatement in connection with his application

for membership forfeits all benefit rights and is expelled. The number of death claims paid during the fiscal year ending September 30, 1906, was 73, aggregating \$69,500. Based on the mean membership, the expenditure per member for benefits during the fiscal year was \$13.91.

**MEMBERSHIP.**—The number of members in the association during the fiscal year was as follows: In good standing at beginning of year, males 4,769, females 191, total 4,960; admitted during year, males 295, females 5, total 300; lost during year, males 231, females 2, total 233; in good standing at close of year, males 4,833, females 194, total 5,027. Of the number of members lost during the year, 6 were by withdrawal from the fund, 161 were dropped for nonpayment of dues, and 66 died.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending September 30, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of fiscal year.....	\$7, 654. 03
Entrance fees.....	503. 00
Assessments (mortuary).....	81, 605. 85
Loans repaid.....	2, 600. 00
Interest, dividends, etc.....	13, 432. 96
Other receipts (reserve fund).....	17, 512. 08
<b>Total.....</b>	<b>123, 307. 92</b>

**DISBURSEMENTS.**

Death benefits.....	69, 500. 00
Salaries, wages, and other compensation.....	3, 383. 75
Other administrative expenses.....	3, 177. 39
Loans granted.....	2, 200. 00
Investments made.....	15, 312. 08
Borrowed money repaid.....	17, 600. 00
Cash on hand at end of year.....	12, 134. 70
<b>Total.....</b>	<b>123, 307. 92</b>

**WOMEN CLERKS' BENEFIT ASSOCIATION OF BOSTON.**

The Women Clerks' Benefit Association of Boston consists of saleswomen, women superintendents, women holding clerical positions in the dry goods and department stores, and sewing women of the dry goods establishments employed in Boston, Mass.; it is incorporated. The purpose of the association is to promote friendly intercourse among its members, to assist members when sick, disabled, or out of employment, and to assist the families of deceased members. The association provides for sick and death benefits and was organized in 1896.

**ADMINISTRATION.**—The fund is administered by a president, two vice-presidents, a financial secretary, a treasurer, three trustees, a clerk, and a sergeant-at-arms. These officers are nominated in open meeting and are elected by the membership annually; they are not bonded. The treasurer may make disbursements of the fund only upon order by the president, attested by the clerk. The treasurer must hand over all moneys belonging to the fund, except \$50 for current expenses, to the trustees, whose duty it is to invest all moneys subject to the orders of the association, and they are required to give such security for the faithful performance of their duties as the association may direct; they are also required to honor the drafts of the president when duly presented. The accounts are audited annually by an auditing committee. Claims for benefits are passed upon by the visiting committee appointed by the president, and in case of dissatisfaction appeal for redress may be made to the association in open meeting.

**CONDITIONS OF MEMBERSHIP.**—Any woman of good moral character, not over 60 years of age and in good general health at the time of her application may be admitted to membership, provided she shall have had one year's experience in any of the occupations mentioned above. Members may retain membership in the association after leaving their employment.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1. The dues are \$4 a year, payable quarterly in advance. There are no assessments. Additional income to the fund is derived from entertainments. Members are not relieved from payment of dues under any condition. Members who fail to pay dues within 60 days after notice shall, at the first meeting thereafter of the association, be declared suspended and debarred from all benefits. Any member suspended for nonpayment of dues may be reinstated on payment of all dues, but shall not be reinstated during sickness or disability, and shall not be entitled to benefits for 1 month following reinstatement. A member suspended for the period of 3 months after notification by the financial secretary shall be expelled. There is no provision for refunding dues to members who withdraw from the association.

**TEMPORARY DISABILITY BENEFIT.**—A benefit of \$5 a week is paid weekly to sick or disabled members for a period not to exceed eight weeks in any one year. No benefits are paid for less than eight days' sickness. No benefit is paid in cases of confinement, or sickness from disease incident to pregnancy before the time of confinement, or within four weeks thereafter. A membership of not less than three months is necessary to entitle the member to benefits. Beneficiaries are under the supervision of the visiting committee, and a physician's certificate as to the sickness or disability may be required. Members who change

their place of residence to a point 25 miles distant from Boston shall be regarded as honorary members simply and not eligible to benefits. The benefit right is forfeited in case the sickness or disability results from any immoral or unlawful act, practice, or habit, or from the use of intoxicants. Any member who commits an act that reflects discredit upon the association may be expelled by a two-thirds vote of the members present. The benefit period may be extended by vote of the association. The estimated number of cases of temporary benefit during the fiscal year ending December 31, 1906, was 40.

**DEATH BENEFIT.**—Upon the death of a member a benefit of \$50 is paid for funeral expenses. A membership of not less than three months is necessary to establish title to funeral benefits. Funeral benefits are payable immediately upon proof of the death of a member, and they are usually paid at once.

**MEMBERSHIP.**—The number of members in the association during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 176; admitted during year, 75; lost during year, 26; in good standing at close of year, 225. Of the number of members lost during the year, 5 were by withdrawal; 20 were dropped for nonpayment of dues; and 1 was on account of death.

The amount of receipts and disbursements of the fund were not obtained.

#### **WORKINGMEN'S SICK AND DEATH BENEFIT FUND OF THE UNITED STATES OF AMERICA.**

This fund is national in scope and is composed of workingmen and their wives and unmarried daughters, in locals throughout the States and Territories and in the Philippine Islands, Hawaii, Porto Rico, and other outlying possessions of the United States; it is incorporated. The fund was instituted in 1884, and provides for benefit payments to its members in case of sickness or disability, and to the beneficiaries of members in case of death. The office of the fund is located at New York, N. Y.

**ADMINISTRATION.**—The fund is administered by a chairman, financial secretary, treasurer, recording secretary, five trustees, composing a national executive board known as the board of directors, and a central committee of nine members, all elected annually by ballot. The treasurer and financial secretary are bonded each for \$1,000. The moneys of the fund are deposited by the treasurer in savings banks and national banks and invested in real estate under the supervision of the national executive board and the central committee. Disbursements are made by the treasurer. The accounts are audited quarterly. Claims for benefits are passed upon by the financial secretaries and the treasurers of the local branches; and, in case members or other bene-



ficiaries consider themselves insufficiently compensated, or otherwise unfairly treated, appeal may be made, in order, to the executive board of the local, to the local itself in meeting, and finally to the national executive board.

**CONDITIONS OF MEMBERSHIP.**—The membership is divided into three classes; the first and second classes consisting of males and the third class of females. To be admitted to membership the applicant must be a workingman, in good physical condition, able to read and write either English or German, and not under 18 nor over 45 years of age. The wives and unmarried daughters of members, not under the age of 18 nor over 45 years, are eligible to membership.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee for admission to membership of the first class is \$4; the second class, \$3; and the third class, \$1. Assessments are also graduated according to class membership. Members of the first class are assessed \$1, those of the second class 75 cents, and those of the third class 25 cents. Members of the first and second classes who have exhausted their sick benefit rights are assessed the same amount as members of the third class. The number of assessments to be levied each month is computed by the national executive board, according to the number of cases of death and sickness. No assessment for the sick fund is made if there remains on hand in that fund a sum equal to that raised by the last assessment. The sources of supplementary income to the fund are interest derived from the fund investments and the proceeds from sales of supplies, etc. A member of the second class may, upon request and by complying with the conditions, be transferred to the first class, and a member of the first class may secure a transfer to the second-class membership. No member, however, over 45 years of age will be permitted to transfer from the second to the first class. Any member who permits his membership to lapse is denied benefit rights, but such member may, by appeal to the branch meeting not later than the second meeting after suspension, be reinstated upon payment of all arrears. There is no provision for refunding contributions to members who withdraw from the fund. In October, 1900, it was found necessary to levy a double assessment to meet a deficiency in the fund.

**TEMPORARY DISABILITY BENEFIT.**—The sick benefit payments are as follows: To members of the first class, \$9 a week for 40 weeks and \$4.50 a week for 40 weeks thereafter; to members of the second class, \$6 a week for 40 weeks and \$3 a week for 40 weeks thereafter. No benefits are paid for more than 80 weeks during the entire membership. No sick benefits are paid to members of the third class. Sick benefits are paid from the day the medical certificate is filed. The right to benefits begins on the first day of the month following admission to membership. Beneficiaries are under the control of the

visiting committee and a physician, and they are examined weekly by the physician. Benefit rights may be forfeited for any of the following reasons: Making false statements in application for membership with the view to deceive; fraudulently exploiting the society or wrongfully appropriating money or other property of the society; suing the society in court before exhausting means of redress within the society; entering the Regular Army, the navy, the militia, or the police service; simulating disability with the view of wrongfully obtaining benefits; frequenting saloons while on the sick list, or drinking spirituous liquors without the permission of a physician; or going abroad without first having obtained an international traveling card. A member who has exhausted his sick benefit period may continue his membership and preserve his right to death benefit, but is entitled to no further sick benefit. The number of persons who received temporary benefits during the fiscal year ending December 31, 1906, was 7,360, covering 9,199 cases. The aggregate number of days of benefit payments during the fiscal year was 178,520, the expenditure being \$219,584.35. Based on the mean membership for the fiscal year, the expenditure per member for temporary benefits was \$6.15.

**DEATH BENEFIT.**—Death benefit payment is made not to exceed \$250 in any case. The benefit right is established from the first day of the month following admission to membership. Fifty dollars of the claim is paid immediately upon proof of death, and the balance is paid within 14 days thereafter. If it is conclusively shown that the deceased member made false statements upon his admission to membership the benefit right is forfeited; also, if a member dies outside the territory of the society at any period subsequent to four weeks after his departure, without having procured an international traveling card, the benefit right is forfeited. If death results on account of any service as a special police officer or as a deputy sheriff benefit is likewise forfeited. The number of death benefits paid during the fiscal year was 344, aggregating \$85,291.67. Based on the mean membership during the fiscal year, the expenditure per member for death benefits was \$2.39.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending December 31, 1906, was as follows: In good standing at beginning of year, 34,382; admitted during year, 3,907; lost during year, 1,247; in good standing at close of year, 37,042, about one-sixth being females.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$220, 323. 38
Entrance fees.....	13, 861. 00
Assessments (sick and death and expenses).....	422, 103. 47
Fines.....	636. 50
Sick benefits refunded.....	25. 50
Interest, dividends, etc.....	6, 659. 86
Other receipts.....	1, 101. 36
<b>Total.....</b>	<b>664, 711. 07</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	219, 584. 35
Death benefits.....	85, 291. 67
Salaries, wages, and other compensation.....	84, 262. 80
Other administrative expenses.....	5, 287. 87
Other disbursements.....	7, 443. 92
Cash on hand at end of year.....	262, 840. 46
<b>Total.....</b>	<b>664, 711. 07</b>

**WORKMAN'S PROVIDENT FUND OF PULLMAN, ILL.**

This fund is composed of wage-workers, male and female, living in Pullman, Ill., and vicinity; it is not incorporated. The fund was instituted in 1896, and provides for benefit payments in case of sickness, accident, and death. The office is located at Pullman, Ill.

**ADMINISTRATION.**—The fund is administered by a president, vice-president, a secretary-treasurer, and an executive committee, all of whom are elected annually by open ballot. The executive committee appoints eighteen supervisors. No bond is required of any officer. The moneys of the fund are invested in mortgages and deposited in the Pullman Loan and Savings Bank. Disbursements are made upon checks signed by the treasurer. The accounts are audited annually by a committee of members. The supervisors and the executive committee pass upon claims for benefits; appeal may be taken from their decision to the organization.

**CONDITIONS OF MEMBERSHIP.**—The membership is divided into three classes, as follows: Full rate, half rate, and special members. Those of the full rate must be not under 18 nor over 50 years of age; those of the half rate not under 16 nor over 18 years of age, and the special class embraces all those over 50 and under 55 years of age. An applicant for membership must be in good health, but is not required to pass a physical examination. Locomotive engineers, firemen, and switchmen are ineligible to membership. Members who leave their employment may retain membership in the fund.

**FEES, DUES, AND ASSESSMENTS.**—The entrance fee is \$1 and the reinstatement fee is the same amount. The dues are \$6 a year for full rate and special members and \$3 a year for half rate members. Dues are payable monthly in advance. The only source of supplementary income is interest derived from the fund investments. The amounts realized from this source during the five years 1902 to 1906 were as follows: 1902, \$89.62; 1903, \$88.74; 1904, \$70.04; 1905, \$104.33; 1906, \$158.15. Members are not relieved from the payment of contributions under any condition. Members who permit their membership to lapse may be reinstated on payment of back dues, or they may rejoin as new members. There is no provision for refunding contributions to members who withdraw from the fund.

**TEMPORARY DISABILITY BENEFIT.**—The rate of payment to full rate and special members is \$2 a week for the first week's sickness or disability, and \$10 a week for 10 weeks thereafter. Half rate members are paid \$1 a week for the first week and \$3 a week for 10 weeks thereafter. In no case are benefits paid for more than 11 weeks in any one calendar year, and no benefits are paid for less than a full week's sickness or disability. In cases of sickness there must have been a membership of not less than three months to establish title to benefit; in cases of accident the benefit right is established immediately upon admission to membership. A member becoming sick must notify a supervisor within one week and must furnish the certificate of a physician. Any fraud perpetrated against the fund by a member will work a forfeiture of benefit rights and will be sufficient ground for expulsion from membership. Any member who draws benefits so frequently as to arouse suspicion may be expelled. A member who has exhausted the 11 weeks of benefit payments in any one year may continue membership, but he is entitled to no more payments during that year. During the fiscal year ending December 31, 1906, 66 members, covering 74 cases, received temporary benefit payments, and the aggregate number of days of such payments was 2,014, the expenditure being \$1,446. Based on the mean membership for the fiscal year the expenditure per member for temporary benefits was \$3.21.

**DEATH BENEFIT.**—A death benefit of \$125 is paid to the beneficiary of a full rate member; to the beneficiary of a special member, \$75; and to the beneficiary of a half-rate member, \$62.50. The benefit right is established at once upon admission to membership. The benefit is payable immediately upon proof of death, and it is customarily paid within 24 hours. There was no death during the fiscal year. Death benefit rights are forfeited for the same causes as in case of temporary disability.

**MEMBERSHIP.**—The number of members in the fund during the fiscal year ending December 31, 1906, was as follows: In good stand-

ing at beginning of year, 449; admitted during year, 56; lost during year, 52; in good standing at close of year, 453. Of the number of members lost during the year, 10 were on account of discharge from establishment, 12 on account of voluntary withdrawal from establishment, and 30 were dropped for nonpayment of dues.

**RECEIPTS AND DISBURSEMENTS.**—The receipts and disbursements for the fiscal year ending December 31, 1906, were as follows:

**RECEIPTS.**

Cash on hand at beginning of year.....	\$3,356.18
Entrance fees.....	56.00
Dues.....	2,683.00
Interest, dividends, etc.....	158.15
<b>Total.....</b>	<b>6,253.33</b>

**DISBURSEMENTS.**

Temporary disability benefits.....	1,446.00
Salaries, wages, and other compensation.....	163.69
Other administrative expenses.....	30.75
Other disbursements.....	33.60
Cash on hand at end of year.....	4,579.29
<b>Total.....</b>	<b>6,253.33</b>

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## CHAPTER VIII

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### STATE AND SAVINGS BANK INSURANCE.

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## **CHAPTER VIII.**

### **STATE AND SAVINGS BANK INSURANCE.**

Practically nothing has been done in the United States along the lines of state insurance or benefit funds. At one time the United States Marine Hospital was conducted much as is now an establishment hospital. The State of Pennsylvania has a law for the maintenance of a state miners' hospital and home (see page 782), but no action has ever been taken under this law. Maryland enacted a law in 1902 (see page 759) providing for insurance of workingmen by the State, but the law was declared unconstitutional by the state courts.

A new feature in insurance, so far as the United States is concerned, is the recent provision by the State of Massachusetts for the issuance of life insurance and annuity policies for small amounts, especially adapted for workingmen, by the savings banks of that State. Brief descriptions of the operations of the marine-hospital law, the Maryland law, and the Massachusetts law are given below.

### **PUBLIC HEALTH AND MARINE-HOSPITAL SERVICE.**

The marine-hospital fund was created by Congress in 1798 to maintain hospitals for the care of disabled seamen of ships belonging in the United States. Under the provision of a law passed in 1846 the master of each ship held back 40 cents per month from the wages of each seaman to be used in supporting the hospital.

In 1884 these deductions were discontinued, and the service was maintained by a sufficient appropriation from the tonnage tax. In 1902 the service was enlarged to include the Public Health Service. Beginning shortly afterwards, extra appropriations were made annually supplementing the tonnage tax, which was no longer sufficient to maintain the service, and since 1905 the tonnage-tax appropriation has been discontinued, a specific appropriation being made annually.

### **MARYLAND STATE COOPERATIVE ACCIDENT INSURANCE FUND.**

In 1902 Maryland enacted a law providing for a state cooperative accident insurance fund. The law was in operation from July, 1902, to April, 1904, when it was declared unconstitutional. The law and



the decision of the court pronouncing it unconstitutional are given on pages 791 and 792.

The statute was restricted in its application to mining, quarrying, steam and street railway service, and municipalities engaged in the construction of sewers or other excavations or physical structures.

After a reference to the existing legal provisions for the recovery of damages for injuries or for the death of an employee, the act extended the liability of certain classes of employers to cases where employees were injured by the negligence of a fellow-servant, and to cases where the injured employee negligently contributed to his own injury. Its main feature, however, was the establishment of an insurance fund to be paid into the hands of the state insurance commissioner and administered by him.

The act provided that any employer or employing company might be exempt from the liabilities mentioned by making certain annual payments in monthly installments for the maintenance of an insurance fund. The amount of this installment varied with the industry, being \$3 per year for each employee of a steam railroad, \$1.80 per year for each employee in a mine or quarry, and 60 cents per year for each employee of a street railway or trolley road. The amounts payable by municipalities were to be fixed by the insurance commissioner. The commissioner also had plenary power to settle disputes arising in connection with the administration of this law, and to regulate from year to year the amounts of the premiums to be paid in order to maintain the fund and make the payments indicated. An amount not exceeding one-half the premiums might, after notice to the employees affected, be deducted by the employer from their wages.

Exemption from liability for damages for injuries to employees could also be procured by an employer or employing company on a showing satisfactory to the insurance commissioner that better provisions for the compensation of injured workmen were otherwise arranged for.

From the fund formed as above the sum of \$1,000 was to be paid to the heirs or personal representatives of any employee whose death resulted from accident in the course of his employment, after the commissioner had satisfied himself that the case was within the provisions of this law. No provision was made for nonfatal injuries, nor for a review by any court of the action of the commissioner.

Immediately following the action by the court declaring the law unconstitutional the insurance commissioner notified the companies which had been making payments to the fund that he could receive no further sums on that account, and presented a report to the governor of the State, in which he said: "This law was in operation for nearly two years. We received \$5,313.90, and paid five death losses amounting to \$5,000, and the entire expense was only \$300, about

6 per cent of the amount paid in. It can be readily seen what an advantage it had over ordinary insurance companies, where the expenses are scarcely ever below 50 per cent of the premium receipts." In another part of the report he says: "I believe the law was a good one, both for the company and the employee."

But 9 companies availed themselves of the provisions of the law, as shown in the following table, which presents the number of months during which each company contributed, the average number of employees for the same period, and the total payments made:

NUMBER OF MONTHS CONTRIBUTIONS WERE MADE, AVERAGE NUMBER OF EMPLOYEES, AND TOTAL PAYMENTS MADE BY EACH COMPANY.

Name of company.	Number of months.	Average number of employees.	Total payments.
United Railways and Electric Co., Baltimore, Md.....	22	2,891.6	\$3,180.80
Cumberland and Westernport Electric Ry. Co., Cumberland, Md.....	12	57.7	34.60
Schwind Quarry Co., Baltimore, Md.....	16	104.3	250.20
McClenathan Granite Co., Port Deposit, Md.....	22	349.3	1,152.60
Cardiff Peach Bottom Slate Co., Cardiff, Md.....	21	33.1	104.40
Peach Bottom Slate Co., Delta, Pa. (a).....	22	79.6	262.80
Excelsior Slate Co., Delta, Pa. (a).....	21	35.3	111.15
Peerless Slate Co., Delta, Pa. (a).....	22	27.7	91.50
Proctor Slate Co., Delta, Pa. (a).....	15	55.9	125.85

a Delta is on the state line, the quarries being on the Maryland side, while the post-office of the village is in Pennsylvania.

From this table it appears that 4 of the companies were contributors during the entire 22 months of the existence of the fund. Of the others, 2 began payments in the second month, 1 in the third, 1 in the seventh, and 1 in the eighth. But 1 company, the Cumberland and Westernport Electric Railway Company, withdrew from the plan, it making its last payment in August, 1903.

In view of the discretionary power conferred upon the commissioner to regulate rates, it may be of interest to note that the statutory rate of 5 cents per month for street railway employees and of 15 cents per month for quarry employees maintained the fund in the face of the various benefit payments made as follows:

STATEMENT OF THE INSURANCE FUND BEFORE AND AFTER PAYMENT OF BENEFITS.

Date of payment of benefit.	Amount of fund.	Balance after payment.
November 10, 1902.....	\$1,124.05	\$124.05
July 13, 1903.....	2,098.75	1,098.75
August 5, 1903.....	1,365.25	365.25
March 18, 1904.....	2,084.35	1,084.35
April 15, 1904.....	1,311.90	\$11.90

a This balance is \$2 less than the apparent balance according to the quotation from the report of the insurance commissioner, page 742; the figures, however, are as given in a separate statement furnished by the insurance commissioner.

No note is taken of administrative expenses, as they are reported only in gross. Obviously, however, the fund was not at any time exhausted, as the total cost of administration was but \$300.

Of the amounts distributed, \$3,000 were paid to heirs of employees of the United Railways and Electric Company, the largest contributor to the fund. It will be observed that these payments practically offset the amount paid in by that company. The company reports that it made the entire payment out of its own funds, making no deduction from the wages of its employees, as under the law it might have done to the extent of one-half the payments. The practice of the other companies in this regard is not reported.

In the two other cases of benefits paid, quarrymen were the beneficiaries. One of these was an employee of the Peach Bottom Slate Company, one of the smaller companies in the fund. Of the other nothing further can be reported.

#### SAVINGS-BANK LIFE INSURANCE AND OLD-AGE PENSIONS IN MASSACHUSETTS.

In 1907 the State of Massachusetts enacted a law permitting savings banks incorporated under the laws of that State to establish departments for the issue of life insurance and annuities. The law is given in full on pages 762 to 770.

The first license for the establishment of an insurance and annuity department was granted on June 22, 1908, to the Whitman Savings Bank.

With the advice of the attorney-general and the insurance commissioner, the state actuary determines premiums and reserves, frames the forms of applications and of policies, and prescribes the methods of accounting, which provisions apply alike to all banks issuing insurance.

The state medical director prescribes the rules relating to health and acceptability of the applicant, and acts as supervising and advising physician to the local physician of the bank. The services of the state actuary and the state medical director and the blanks and books used by the banks are furnished by the State without charge.

Five general forms of policies are issued, as follows:

1. Straight life policy, on which premiums cease at age 75.
2. Endowment policy, maturing at age 65.
3. Endowment policy, maturing in 20 years.
4. Insurance and annuity policy. The full amount of insurance continues to age 65, at which age the payment of the premium ceases, the annuity beginning at age 65 and continuing throughout life. The insurance continues after the annuity begins, but is reduced by

the amount of annuity paid until the payments on the annuity equal the full amount of the insurance, when the insurance ceases and the annuity continues.

The annuity clause of the policy provides for an annuity equal to—

- a. One-fifth of the amount of the insurance; or,
  - b. Two-fifths of the amount of the insurance.
5. Old age pension policies:
- a. Pension beginning at age 60 and payment of premium ceasing—
    - (1) With no return of premiums if death occurs before pension begins;
    - (2) With the return of all premiums paid if death occurs before pension begins.
  - b. Pension beginning at age 65 and payment of premium ceasing—
    - (1) With no return of premiums if death occurs before pension begins;
    - (2) With the return of all premiums paid if death occurs before pension begins.

The premium rates for large or small amounts are proportionally the same on all forms of policies. The premiums vary according to ages. In policies Nos. 1, 2, 3, and 4 the applicant's age is counted from his next birthday. In policy No. 5 allowance is made for the fraction of a year. Premiums are paid monthly. In case of death the monthly premiums for the remaining months of the year are deducted from the payment.

The maximum life insurance that may be taken by a person in any one bank is \$500, and the maximum annuity \$200, but policies may be taken by a person in two or more banks.

The premium rates for policies Nos. 1, 2, 3, and 4 are the same for men and women; the premium rates for policy No. 5 are greater for women than for men.

Medical examination is required for all policies except No. 5.

On discontinuance of the payment of premiums, policies Nos. 1, 2, and 3 have a surrender value, being either (a) a cash surrender value; (b) a paid-up policy for a certain smaller amount; or (c) extended insurance of the full amount for a certain limit of time. Policy No. 4 has a surrender value that takes the form of a term extension. If the extension is sufficient to carry the policy up to age 65, the policy holder will receive an annuity for a reduced amount. Policy No. 5 has a surrender value in the form of a paid-up pension policy.

The Massachusetts savings banks have no stockholders. Net profits in the banking department are divided among the depositors and

all policies issued by the insurance department participate in dividends from the profits of that department of the bank.

The following table illustrates the premium rates charged:

PREMIUM RATES AT SELECTED AGES.

Kind and amount of policy.	Monthly premium at age—			
	20.	30.	40.	50.
\$100 life policy, premiums ceasing at age 75 .....	\$0. 17	\$0. 23	\$0. 32	\$0. 48
\$100 endowment policy maturing at age 65 .....	. 19	. 26	. 36	. 68
\$100 twenty-year endowment policy .....	. 41	. 44	. 47	. 56
\$100 life policy to age 65 and from age 65 an annuity of \$20 for life .....	. 22	. 32	. 50	. 96
\$100 life policy to age 65 and from age 65 an annuity of \$40 for life .....	. 29	. 44	. 75	1. 52
Pension of \$100 per year to begin at age 60—				
With return of premiums in event of death before pension begins:				
Men .....	. 99	1. 76	2. 26	3. 37
Women .....	1. 18	1. 97	2. 75	3. 30
Without return of premiums in event of death before pension begins:				
Men .....	. 82	1. 42	2. 79	7. 39
Women .....	. 92	1. 61	3. 17	8. 36
Pension of \$100 per year to begin at age 65—				
With return of premiums in event of death before pension begins:				
Men .....	. 68	1. 08	1. 98	4. 22
Women .....	. 80	1. 24	2. 26	4. 77
Without return of premiums in event of death before pension begins:				
Men .....	. 48	. 81	1. 51	3. 29
Women .....	. 57	. 97	1. 80	4. 02

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**CHAPTER IX.**

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**THE LEGAL STATUS OF BENEFIT AND RELIEF  
ORGANIZATIONS.**

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## CHAPTER IX.

### THE LEGAL STATUS OF BENEFIT AND RELIEF ORGANIZATIONS.

The nature of the relief and benefits offered by the various organizations considered in this report is such that the amount of litigation, and therefore the number of legal decisions, on the subject is comparatively small. Decisions are available, however, in sufficient numbers to show pretty clearly the status of such organizations at common law, and some of these are presented before the matter of regulation by statute is considered. The laws applicable to such organizations are then reproduced, followed by a review of such decisions as are available to show the construction and application of the statutory enactments.

#### STATUS AT COMMON LAW.

##### NATURE OF THE ORGANIZATION.

Being of recognized legality, and usually voluntary, the definition of this class of institutions is looked for in their individual constitutions and by-laws, and no decision has been found that attempts an affirmative one. A negative statement was elicited from the Illinois supreme court where the status of a railway relief fund was under consideration, the power of a railway company to maintain and administer such fund having been questioned. The court held that the relief association was not an insurance company, in the usual meaning of that term, and that its operation was not outside the corporate powers of the railroad company.<sup>(a)</sup> The same view was taken in a case in which a party sought to bring such an association under the control of the insurance laws of the State where the suit was being prosecuted, the court ruling adversely to such a contention.<sup>(b)</sup>

Nor are associations of this sort partnerships unless made so by statute. Courts of equity can not, therefore, decree their dissolution or the distribution of their funds, though they may intervene to protect the rights of members, or to restrain the further operation

<sup>a</sup> *Eckman v. Chicago, etc., R. Co.*, 169 Ill. 312, 48 N. E. 496, citing *Donald v. Chicago, etc., R. Co.*, 93 Iowa 284, 61 N. W. 971, and *Johnson v. R. Co.*, 163 Pa. St. 134, 29 Atl. 854.

<sup>b</sup> *Beck v. Pennsylvania R. Co.*, 63 N. J. L. 232, 43 Atl. 908.



of a society whose officers have been guilty of illegal conduct, in order to protect the assets of the society from waste.<sup>(a)</sup>

The property is held, not for purposes of profit or trade, but for mutual benefit, and, apart from specific provision therefor, no member can claim any proportional part thereof, either while a member or on withdrawal.<sup>(b)</sup> It is not possible to class an association of this kind, supported by employees, and by the employer when necessary, as a charity or benevolence.<sup>(c)</sup>

Though the by-laws of an association may provide for a disbanding thereof on the occurrence of a certain event, equity will consider the whole scope of the by-laws, the purpose of the organization, and the attitude and wishes of the majority of the members before granting a petition for a decree of dissolution. The most that the dissenting or petitioning members could demand would be their proportion of the fund; and even this right would be subject to the general regulations of the association.<sup>(d)</sup>

The mutuality of interests and of responsibility of the constituent members of an unincorporated association is such that no one of them can sue the association itself for an act of tort committed by its employees. Thus where a member died on account of the malpractice of a physician employed by the association, it was held that this physician was as truly the agent of the deceased member as of his associates, and the wrongful act could be brought home only to the physician himself, as a matter of personal liability, for which the association could in no manner be held accountable.<sup>(e)</sup>

Incorporation, of course, alters entirely the status of an association in respect of its responsibility as a distinct entity, but the law will inquire into the actual facts and circumstances of the incorporation and fix the responsibility for negligence accordingly. In a given case the officials of a railroad company had formed a separate corporation, known as the employees' hospital association, to which the road contributed and for which it collected dues from its employees by assessments on the pay rolls. The charter contained a declaration that such association was a "benevolent and charitable undertaking," not to engage in business for profit, and to have no capital stock. Under these circumstances the company would not be heard to plead as matter of defense that such an association was an independent entity for whose acts it was not responsible.<sup>(e)</sup> In this case

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<sup>a</sup> *Atnip v. Mfg. Co.*, 52 S. W. 1093. (Tenn.)

<sup>b</sup> *Local Union No. 1, Textile Workers v. Barrett*, 19 R. I. 663, 36 Atl. 5; *Atnip v. Mfg. Co.*, *supra*.

<sup>c</sup> *Haggerty v. St. Louis, etc., R. Co.*, 100 Mo. App. 424, 74 S. W. 456. See also the case of *Phillips v. R. Co.*, below.

<sup>d</sup> *Martin v. Northern P. Beneficial Ass'n*, 68 Minn. 521, 71 N. W. 701.

<sup>e</sup> *Phillips v. St. Louis & San Francisco R. Co.*, 111 S. W. 109. (Mo.)

the assessment of the employees was without option on their part, and the physicians in attendance at the hospital maintained by the association were the chief surgeon of the railway company and his assistants, and the court held that, whether the association was in fact a separate corporate entity or was only the railroad company under another name, it was the agent and employee of the railroad for the discharge of special services, for which the railroad company was liable. In a somewhat earlier case which was before the court of appeals of the same State the court ruled that the company was not responsible for a surgeon's lack of skill, but only for the lack, if any, of due care in the choice of the physicians furnished to care for its employees.<sup>(a)</sup>

The question of the relationship between a relief fund and the railway corporation with which it was associated was raised in another case, in which an entirely different conclusion was reached. In this instance the railroad company was a guarantor of the association, having made it a permanent loan of a guaranty fund of \$100,000. The president and certain other officers of the railroad company were president and officers ex officio of the relief association. One of the requirements made by the company was that when a claim was to be made against the association for benefits in case of injury the claimant should first file a release of his right of action against the company for damages. In the case in hand the claimant was injured by the negligence of the company, but by falsely representing that his consequent disability was the result not of the accident, but of sickness, he secured benefits from the association of a considerable amount, and subsequently sued the railroad company for damages. The defense that he had had compensation for the identical injury was disallowed by the court on the ground that there was not such privity between the incorporated association and the railway company as to operate as an estoppel against the plaintiff and in favor of the railway company. "The two corporations are as separate and distinct as two individuals. \* \* \* The railroad company was nothing but a guarantor, and it is laid down that a guarantor is not in privity with his principal for the purpose of an estoppel."<sup>(b)</sup>

The obvious distinction between this case and the Phillips case above is in the views as to the independence of the association—a question of fact that must be decided according to the circumstances of each case. This is further illustrated in a case decided by the supreme court of Indiana<sup>(c)</sup> in which the question arose as to the company's liability for the malpractice of a surgeon employed by the hospital department of the road. The company claimed exemption from

<sup>a</sup> *Haggerty v. St. Louis, etc., R. Co.*, 100 Mo. App. 424, 74 S. W. 456.

<sup>b</sup> *Owens v. Baltimore & O. R. Co.*, 35 Fed. 715.

<sup>c</sup> *Wabash R. Co. v. Kelley*, 153 Ind. 119, 52 N. E. 152.

liability on the ground of the independence of the hospital department. The identity of management and close relationship of the two bodies were gone into and proved to the satisfaction of the court, and the railroad was held to be the responsible party.

### MEMBERSHIP.

The membership of relief or benefit organizations connected with industrial undertakings is generally restricted to employees of the person, company, or corporation carrying on such undertakings. Where such restrictions are found in the charter or constitution of the organization, outside persons are not eligible to membership, and even if received they have no claim on the funds of the organization, inasmuch as it can not waive its charter limitations.<sup>(a)</sup> Reception into membership is sufficiently shown by the act of an authorized person in deducting dues from the wages of an employee applying for membership where such deductions are authorized by the contract of membership, even though no formal application has been filed on the blanks usually provided; nor will the subsequent tender of return of contributions release the company from its obligations.<sup>(b)</sup> Cessation of membership terminates all claim to or interest in any part of the funds,<sup>(c)</sup> though this rule can not be so construed as to defeat accrued claims or the payment of death benefits.

In the case of trade unions the situation differs from the fact that membership is not dependent on employment by a particular firm, but on conformity to the by-laws and the good will of the membership generally. If it appears that the expulsion of a member was effected in violation of his rights under the constitution and by-laws of the association, equity will compel restoration to membership in the case of unincorporated associations; or the same result will be effected by mandamus if the association is incorporated;<sup>(d)</sup> but not until the complainant has exhausted his remedies within the union.<sup>(e)</sup> If it appears, however, from all the facts that the remedy provided by the by-laws is inadequate, a mandamus will issue without requiring recourse to such remedy.<sup>(f)</sup> And in an action for damages for wrongful expulsion a judgment in mandamus proceedings against the union,

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<sup>a</sup> *Fitzgerald v. Burden Benev. Ass'n of Troy*, 69 Hun 532, 23 N. Y. Supp. 647.

<sup>b</sup> *Burlington Voluntary Relief Dept. v. White*, 41 Nebr. 547, 59 N. W. 747.

<sup>c</sup> *Local Union No. 1, Textile Workers v. Barrett*, 19 R. I. 663, 36 Atl. 5.

<sup>d</sup> *Bachman v. Harrington*, 184 N. Y. 458, 77 N. E. 657; *Dingwall v. Association*, 4 Cal. App. 565, 88 Pac. 597; *Weiss v. Musical M. P. Union*, 189 Pa. St. 446, 42 Atl. 118.

<sup>e</sup> *Harris v. Typographical Union*, 144 Mich. 422, 108 N. W. 362; *Benson v. Screw-men's Ben. Ass'n*, 2 Tex. Civ. App. 66, 21 S. W. 562.

<sup>f</sup> *People v. Musical M. P. Union*, 118 N. Y. 101, 23 N. E. 129.

declaring the expulsion to have been illegal and reinstating the plaintiff, is competent evidence.<sup>(a)</sup> In the Dingwall case it was said that "the constitution and rules and by-laws of a voluntary unincorporated association constitute a contract between the association and its members, and the rights and duties of the members as between themselves and in their relation to the association, in all matters affecting its internal government and the management of its affairs, are measured by the terms of such constitution and by-laws. Membership in a social or beneficial association is in itself a personal right, \* \* \* and the holder of such right is entitled to be protected in its enjoyment against any unauthorized act or proceeding on the part of his fellow-members, either as individuals or in their official or collective capacity, by which his enjoyment of such right will be impaired or destroyed." A temporary injunction can not, however, order a permanent reinstatement into membership, though it may restrain expulsion.<sup>(b)</sup>

It has been held that in the absence of property rights, such as the use of common property or the enjoyment of common funds, the courts will not intervene in the purely personal and voluntary relationship involved in mere membership,<sup>(c)</sup> though loss of employment on account of suspension from membership has been held to afford grounds for an award of damages and an order for reinstatement.<sup>(d)</sup> The case is clear where an interest in benefit funds and the use of tools purchased by association funds are involved, and a by-law providing for expulsion without notice or trial is arbitrary and unreasonable, and the weight of authority tends to support the doctrine that it will be held invalid.<sup>(e)</sup> A wrongful expulsion from membership, resulting in the forfeiture of a policy of insurance, will support an action for damages.<sup>(f)</sup> It is also the rule that constitutional provisions proposing a forfeiture for their violation must be absolutely explicit if they are to be construed as self-executing, since forfeitures are not favored in the law.<sup>(g)</sup> Where the case calls the nature of the organization into question the courts will refrain from giving legal sanction to voluntary rules which, though defensible as between the individuals assenting to them, would become, by compulsory enforcement by the courts, restrictive of public rights or an interference with the freedom of contract or trade.<sup>(h)</sup> Further than that, on a showing of

<sup>a</sup> *Mersheim v. Mus. Mut. P. U.*, 8 N. Y. Supp. 702, 24 Abb. N. C. 252.

<sup>b</sup> *Bachman v. Harrington*, 184 N. Y. 458, 77 N. E. 657.

<sup>c</sup> *O'Brien v. Musical Mut. P. & B. Union*, 64 N. J. Eq. 525, 54 Atl. 150.

<sup>d</sup> *Schneider v. U. A. of Journeymen Plumbers, etc.*, 116 La. 270, 40 So. 700.

<sup>e</sup> *Cotton Jammers', etc., Ass'n v. Taylor*, 23 Tex. Civ. App. 367, 56 S. W. 553.

<sup>f</sup> *St. Louis S. W. R. Co. of Texas v. Thompson*, 108 S. W. 453. (Tex. Civ. App.)

<sup>g</sup> *Steinert v. United Brotherhood of Carpenters, etc.*, 91 Minn. 189, 97 N. W. 668.

restrictive or monopolistic purposes enforced by the union itself to the injury of the public welfare, an offending association will be dissolved and a receiver appointed for the distribution of its funds.<sup>(e)</sup> But the mere payment of strike benefits to maintain former employees while out of work on account of a strike<sup>(f)</sup> will not warrant the issue of an injunction against an association making such use of its funds.

#### ACCEPTANCE OF BENEFITS AS A BAR TO ACTIONS FOR DAMAGES.

An agreement to waive claims to benefits if an action for damages is brought is held to be a reasonable one and binding on the beneficiary,<sup>(g)</sup> and this is true even though the action is brought by another than the beneficiary named.<sup>(h)</sup> Nor can a widow recover at law as administratrix, on behalf of her children, and also claim the benefits as beneficiary under the relief contract.<sup>(i)</sup> An agreement of waiver is in effect a contract to choose one of two modes of redress, but one of which would exist but for the organization of the relief association.<sup>(j)</sup> Nor does it make any difference under this view that the fund was in part made up of the injured employee's contributions, or that he might, by an action at law, have recovered a larger amount than was paid him from the fund.<sup>(k)</sup> A claimant can not avoid the effect of the acceptance of benefits by a showing that he was not aware, when he accepted them, of the strength of his case, or of the existence of witnesses by whom it could be established.<sup>(l)</sup> It has also been said that the fact that membership in the association is compulsory does not affect the validity of the contract, since the employee was at liberty to decline service with the company under such condition,<sup>(m)</sup> and a beneficiary is entitled to only such rights as were secured to the member under the terms of his contract.<sup>(n)</sup>

A contrary view is that the employee by his contributions to the fund has purchased an indefeasible right thereto, the company becoming a trustee in behalf of the contributing employee, so that the latter is entitled to his due proportion of benefits, without reference to other proceedings.<sup>(o)</sup> And it is this view of equitable adjustment

<sup>a</sup> *Kealey v. Faulkner*, 18 Sup. & C. P. Dec. (Ohio) 498.

<sup>b</sup> *A. R. Barnes & Co. v. Berry*, 157 Fed. 883; *Everett Waddy Co. v. Richmond Typographical Union*, 105 Va. 188, 53 S. E. 273.

<sup>c</sup> *Fuller v. Baltimore & Ohio Employees' Relief Ass'n*, 87 Md. 433, 10 Atl. 237.

<sup>d</sup> *Oyster v. Relief Department*, 65 Nebr. 789, 91 N. W. 699.

<sup>e</sup> *Pittsburg, etc., R. Co. v. Moore*, 152 Ind. 345, 53 N. E. 290; *Petty v. Brunswick & W. R. Co.*, 109 Ga. 666, 35 S. E. 82.

<sup>f</sup> *Otis v. Pennsylvania Co.*, 71 Fed. 136; *Eckman v. Chicago, etc., R. Co.*, 169 Ill. 312, 48 N. E. 496.

<sup>g</sup> *Vickers v. Chicago, etc., R. Co.*, 71 Fed. 139.

<sup>h</sup> *Baltimore & O. R. Co. v. Ray*, 36 Ind. App. 430, 73 N. E. 942.

<sup>i</sup> *Donald v. Chicago, etc., R. Co.*, 93 Iowa 284, 61 N. W. 971.

<sup>j</sup> *Sturgess v. R. Co.*, 60 S. E. 939. (S. C.)

that is evidently contemplated in the statutes, state and federal, that declare the payment of such benefits not a bar to action, but that they shall only serve to reduce, in proportion to the employer's contribution to such funds, the amount of any judgment that may be awarded the plaintiff.

Where the validity of such a contract is admitted, the company must show affirmatively that there is a mutuality of obligation sufficient to secure to the injured employee, by a reasonable proportionate contribution from the employer when necessary, the payment of the benefits proposed by the contract of the relief association.<sup>(a)</sup> Nor will a partial payment of the agreed benefits or the performance of only a part of the agreement avail as a bar to action, though full compliance would so operate in the absence of statute.<sup>(b)</sup> It has been held, however, that the acceptance of any benefit under the contract indicated an intention to look exclusively to that source for redress and would bar an action at law.<sup>(c)</sup>

In any view it is generally held that it is the acceptance of benefits subsequent to the injury that bars the right to action, and not the prior contract; and until some definite, significant act is performed after the receipt of the injury such contract is of no binding effect,<sup>(d)</sup> an absolute agreement to waive claims prior to the injury giving rise to them being void as contrary to public policy.<sup>(e)</sup>

Similarly condemned is a contract that refers all claims to a relief department's advisory committee, with the proviso that the findings of the committee shall be final and conclusive. A contract of this nature is void, and a suit at law may be brought regardless of its provisions, since "the right to appeal to the courts for the redress of wrongs is one of those rights which is, in its nature, under our constitution, inalienable and can not be thrown off or bargained away."<sup>(f)</sup>

Contracts that provide that the bringing of suit or the procuring of a judgment shall bar a claim to the benefits arranged for are differently construed by different courts. Thus, where a suit for damages was compromised by the payment and acceptance of an agreed sum, it was held that no claim on the benefit fund survived, because the

<sup>a</sup> *Chicago, B. & Q. R. Co. v. Miller*, 76 Fed. 439, 22 C. C. A. 264.

<sup>b</sup> *Pennsylvania Co. v. Chapman*, 220 Ill. 428, 77 N. E. 248; *Atlantic Coast Line R. Co. v. Beazley*, 45 So. 761. (Fla.)

<sup>c</sup> *Petty v. Brunswick & W. R. Co.*, 109 Ga. 666, 35 S. E. 82.

<sup>d</sup> *Eckman v. Chicago, etc., R. Co.*, 169 Ill. 312, 48 N. E. 496; *Pittsburg, etc., R. Co. v. Cox*, 55 Ohio St. 497, 45 N. E. 641; *Pittsburg, etc., R. Co. v. Moore*, 152 Ind. 345, 53 N. E. 290; *Johnson v. Charleston & S. R. Co.*, 55 S. C. 152; 32 S. E. 2.

<sup>e</sup> *Lake Shore & M. S. R. Co. v. Spangler*, 44 Ohio St. 471, 8 N. E. 467; *Richmond & D. R. Co. v. Jones*, 92 Ala. 218, 9 So. 276; *Snipes v. Southern R. Co.*, 166 Fed. 1. (C. C. A.)

<sup>f</sup> *Baltimore & O. R. Co. v. Stankard*, 56 Ohio St. 224, 46 N. E. 577.

choice of the claimant had precluded it under the contract; <sup>(a)</sup> so also where a suit failed entirely. <sup>(b)</sup> On the other hand, a clause in a contract declaring that "any compromise or judgment in a suit will bar claims to benefits," was held to mean a judgment in which some measure of recovery was had, and a claimant who had been defeated in a suit for damages was allowed to recover from the relief fund. <sup>(c)</sup>

## STATUTORY REGULATIONS.

### SCOPE OF LEGISLATION.

The attitude of legislation toward the class of organizations under consideration, and the whole subject of workingmen's insurance, has been one largely of neutrality, leaving these matters in the main to be carried on in accordance with the general rules of law covering other organizations of the same class, whether voluntary or incorporated.

So far as labor unions are concerned, while some States provide specifically for their incorporation, they are for the most part left to the control of general corporation laws. The payment of benefits to disabled members or their families is mentioned in the laws of Maryland, Michigan, and Massachusetts, and in the federal statute relating to the incorporation of unions, but only as one of a list of enumerated objects legally to be pursued by such unions. The law of Kansas relating to fraternal organizations and that of Massachusetts relating to insurance companies contain provisions exempting labor unions from the control of the respective laws. As these provisions are but a restatement of the rulings of the courts in the absence of statutory enactment, they can not be regarded as of any special importance.

A few States have enacted special laws governing the organization of benefit societies, two States providing specifically for the formation of mutual casualty insurance companies by employers, while others undertake to regulate the efforts of employers to dictate to employees in the matter of procuring accident insurance or contributing to benefit funds. More numerous are the laws forbidding contracts between employers and employees waiving the rights of the latter either at common law or under the provisions of statutes. These laws affect all agreements to accept benefits in lieu of prosecuting suits for damages, and in a few cases the acceptance of such benefits is specifically mentioned. The Federal Government and that of the Philippine Islands make provision for the payment of compensation to certain classes of their employees, and the Massachu-

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<sup>a</sup> Donald v. Chicago, etc., R. Co., 93 Iowa 284, 61 N. W. 971.

<sup>b</sup> Walters v. Chicago, etc., R. Co., 74 Nebr. 551, 104 N. W. 1066.

<sup>c</sup> O'Reilly v. Pennsylvania R. Co., 69 N. J. L. 119, 54 Atl. 233.

setts legislature in 1908 provided for the formation of mutual funds for compensating employees for injuries.

The laws falling under these various heads are reproduced herewith, though of the laws relating to waivers only those are given which definitely mention the acceptance of benefits. The laws reproduced are those in force January 1, 1909.

## LAWS RELATING TO RELIEF FUNDS, INSURANCE OF EMPLOYEES, ETC.

### ALABAMA.

#### CODE OF 1907.

##### *Contracts of employment, relief benefit, etc.*

SECTION 3913. No contract of employment, insurance, relief benefit, or indemnity for injury or death entered into by or on behalf of any employee, nor the acceptance of any such insurance, relief benefit, or indemnity by the person entitled thereto, shall constitute any bar or defense to any action brought to recover damages for personal injuries to or death of such employee; but upon the trial of such action against any employer, the defendant may set off therein any sum he (or it) has contributed toward any such insurance, relief benefit, or indemnity that may have been paid to the injured employee, or, in case of death, to his personal representative. Contract, etc.,  
no bar to action.

### DISTRICT OF COLUMBIA.

#### ACTS OF U. S. CONGRESS, 1905-6.

##### CHAPTER 219.—*Contracts of employment, relief benefit, etc.*

SECTION 3. No contract of employment, insurance, relief benefit, or indemnity for injury or death entered into by or on behalf of any employee, nor the acceptance of any such insurance, relief benefit, or indemnity by the person entitled thereto, shall constitute any bar or defense to any action brought to recover damages for personal injuries to or death of such employee: *Provided, however,* That upon the trial of such action against any common carrier the defendant may set off therein any sum it has contributed toward any such insurance, relief benefit, or indemnity that may have been paid to the injured employee, or, in case of his death, to his personal representative. Contracts not a  
bar.

### ILLINOIS.

#### REVISED STATUTES, 1905.

##### CHAPTER 73.—*Mutual casualty insurance companies—Employers' risks.*

SECTION 309. Any number of persons not less than twenty, the majority of whom shall be bona fide citizens of the State of Illinois, and all of whom shall be engaged in the same class of manufacturing or mining, by complying with the provisions of this act, may become, together with others that may hereafter be associated with them or their successors, a body corporate, for the purpose of carrying on the business of a mutual insurance company insuring risks hereinafter designated and none other: *Provided, however,* That any person who shall be a partner in any firm, or a stockholder in any corporation, engaged in any class of manufacturing or mining, shall be deemed a person engaged in such business for the purpose of associating in the formation of any corporation under the provisions of this act. Who may in-  
corporate.



## Powers.

SEC. 321. Any company organized under the provisions of this act is empowered and authorized to make contracts of insurance or indemnity, insuring or indemnifying employers against loss in consequence of accidents or casualties of any kind to any employee or employees, or to any person or persons, resulting from any act or acts of any employee or employees; or accidents or casualties to any person or persons or any employee or employees, resulting from any reason or cause whatsoever, and occurring in or connected with the transaction of the business of any employer. No person shall be insured by any company who is not engaged in the same class of business as the incorporators of any such company, and any contract of insurance made with any person not so engaged in the same class of business as the incorporators of the company shall be void.

## INDIANA.

## ANNOTATED STATUTES.

*Forced contributions from railroad employees.*

## Exacting contributions.

SECTION 2300. It shall be unlawful for any railroad company or corporation operating railroads in Indiana to exact from its employees, without first obtaining written consent thereto in each and every instance, any portion of their wages for the maintenance of any hospital, reading room, library, gymnasium or restaurant.

## Penalty.

SEC. 2301. Any paymaster, auditor or employee of any company so exacting from its employees such sums of money shall, upon conviction thereof in any circuit court having competent jurisdiction, be fined not less than one hundred dollars nor more than five hundred dollars, as the court may decree.

*Contracts of waiver—Relief departments.*

## Contracts releasing from liability.

SECTION 7082c. All contracts between an employee and a third person, copartnership or corporation in which it is agreed that the employer of such employee shall be released from liability for damages of such employee arising out of the negligence of the employer, or in case of the death of such employee, to his representatives, are against public policy and are hereby declared null and void: *Provided*, That nothing in this act shall apply to voluntary relief departments, or associations organized for the purpose of insuring employees. Nothing in this act shall be construed to revert back to contracts made prior to the passage of this act. Nor shall this act affect pending litigation: *Provided*, That nothing in any section of this act shall be so construed as to affect or apply to any contract or agreement that may be made between the employer and employee, or in case of death, his next of kin or his representative after an injury to the employee has occurred, but the provisions of this act shall apply solely to contracts made prior to any injury.

## Insurance.

## Contracts made after injury.

## ACTS OF 1907.

CHAPTER 26.—*Railroad relief associations—Contracts.*

## Contracts waiving rights.

SECTION 1. No railroad company now existing, or hereafter created, under and by virtue of the laws of this State or any other State or country, and having and operating a line of railway in this State, may establish or maintain, or assist in establishing or maintaining any relief association or society, the rules or by-laws of which shall require of any person or employee becoming a member thereof to enter into a contract, agreement or stipulation, directly or indirectly, whereby such person or employee shall stipulate, or agree to surrender or waive any right of damage against any railroad company for personal injuries or death, or whereby such person or employee agrees to surrender or waive, in case he asserts such claim for damages, any right whatever, and any such agreement or contract, so signed by such person shall be null and void.

## IOWA.

## CODE OF 1897.

*Liability of railroad companies for injuries to employees—Contracts of waiver.*

SECTION 2071. Every corporation operating a railway shall be liable for all damages sustained by any person, including employees of such corporation, in consequence of the neglect of the agents, or by any mismanagement of the engineers or other employees thereof, and in consequence of the willful wrongs, whether of commission or omission, of such agents, engineers or other employees, when such wrongs are in any manner connected with the use and operation of any railway on or about which they shall be employed, and no contract which restricts such liability shall be legal or binding.

Injuries caused by negligence.

Contracts restricting liability.

Nor shall any contract of insurance, relief, benefit, or indemnity in case of injury or death, entered into prior to the injury, between the person so injured and such corporation, or any other person or association acting for such corporation, nor shall the acceptance of any such insurance, relief, benefit, or indemnity by the person injured, his widow, heirs, or legal representatives after the injury, from such corporation, person, or association, constitute any bar or defense to any cause of action brought under the provisions of this section, but nothing contained herein shall be construed to prevent or invalidate any settlement for damages between the parties subsequent to injuries received.

Contracts of insurance, etc.

## MARYLAND.

## PUBLIC GENERAL LAWS.

ARTICLE 23.—*Forced contributions from railroad employees.*

SECTION 297. It shall not be lawful for any railroad company doing business in this State to withhold any part of the wages of its employees for the benefit of any relief association or the members thereof. Any railroad company violating the provisions of this section shall upon conviction be fined not less than fifty (\$50) dollars, nor more than five hundred (\$500) dollars for each and every offense.

Withholding wages.

## ACTS OF 1902.

CHAPTER 139.—*Liability of employers for injuries to employees—Cooperative insurance fund.*<sup>(a)</sup>

SECTION 2. Any corporation, partnership, association, individual or individuals engaged in the business of operating any coal or clay mine, quarry, steam or street railroad in the State of Maryland, and any incorporated town, city or county in the State engaged in the work of constructing any sewer, excavation or other physical structure, or the contractors for any such town, city or county, shall be liable in law to any employee engaged in the above-named occupations, or in case of death to his wife, her husband, if the deceased be a married woman, or to his or her parent or children, in accordance with section two of article sixty-seven of the Code of Public General Laws, for the damages flowing from an injury to said employee or from the death of such employee, when such death or injury is caused by the negligence of the employer or by the negligence of any servant or employee of such employer; and if it appears that such injury or death was caused by the joint negligence of such employer, his servants or employees, on the one hand, and the

Application of law.

Liability.

<sup>a</sup> This law was declared unconstitutional in the case of *Franklin v. United Railways and Electric Company of Baltimore*. (Court of common pleas of Baltimore, 1904. See Bulletin of the Bureau of Labor, No. 57, p. 689.) A brief summary of the opinion in this case is given on pages 791 and 792. Similar provisions were incorporated in chapter 412, Acts of the Maryland Legislature of 1902, arranging for the maintenance of miners' cooperative insurance funds in the counties of Allegany and Garrett. These provisions obviously fell within the ban of unconstitutionality as indicated in the opinion in the *Franklin* case.

negligence of the injured or deceased on the other hand, then the employer shall be liable for one-half of the damages sustained by such injury or death.

Contributions  
to benefit fund.

Sec. 3. *Provided, however,* That no employer, town, city or county (or contractor or contractors therefor) shall be liable under the preceding section of this act, if the said employer, city, town or county (or contractor or contractors therefor) shall pay the following annual sums in advance into the hands of the insurance commissioner of the State of Maryland, in monthly installments: First. Every employer engaged in coal or clay mining or quarrying shall pay the annual sum of one dollar and eighty cents for every person employed and working in the State of Maryland. Second. Every employer engaged in operating any steam railroad shall pay the annual sum of three dollars for every person employed by it residing in the State of Maryland. Third. Every employer engaged in the business of operating any street railway or trolley road shall pay the annual sum of sixty cents for each person employed by it within the State of Maryland. Fourth. Every town, city or county (or the contractor or contractors therefor) shall pay such annual sum of money for each person employed in the work of constructing any sewer, excavation or other physical structure, as the said insurance commissioner shall adjudge to be necessary to insure such employees in the sum of one thousand dollars in the event of death in such employment, considering the occupation of [or] trade risk involved: *Provided, however,* That any employer, town, city or county (or contractor therefor) may deduct from the wages of their respective employees a sum not exceeding one-half of the amount payable to said insurance commissioner under this act, and make such deduction by weekly, monthly or other periodic installments, such employers to inform their employees of this provision at the time of their employment or of the continuance of their employment under this act as a condition of such employment: *Provided, further,* That no party liable under the preceding section of this act shall be entitled to take advantage of the provisions of this section, unless the said party shall on the first Monday of each month make a report under oath to the insurance commissioner aforesaid, stating the number of persons employed in this State in the respective occupations covered by this act, during the preceding month (even if only employed for a fraction of said month), and the estimated number to be employed during the month of such report, and shall pay to the said insurance commissioner the proper monthly installment for each person employed during such month making up for any shortage in the payment for the preceding month. And it shall be unlawful for any person, employer, employee, corporation or partnership to make any contract waiving or avoiding or affecting the full legal effect of this act.

Administration  
of fund.

Sec. 4. It is hereby made the duty of the insurance commissioner of the State to receive and safe custody keep of all such sums of money or insurance premiums, and to keep a distinct fund therefor, to be known as the Employers' and Employees' Cooperative Insurance Fund, and to invest his monthly balances or surplus in safe and convertible securities of any State, county or city of the United States or the bonds of the United States, and the bond of such insurance commissioner shall be liable for such fund, and it shall be his duty to keep accurate accounts of the receipts and disbursements of such money, and full statistics of the operation of this function of this department. In the event of the death of an employee insured under the preceding section of this act, who shall have come to his or her death in the course of the employment and by causes arising therein (provided such death shall not have occurred at a period longer than one year from the date of the injury), then the insurance commissioner upon being satisfied by adequate evidence of such death shall pay to the administrator or executor of the deceased, or unto the widow or husband or children of the deceased, as the said insurance commissioner shall deem wisest for the dependents, if there be any, the sum of one thousand dollars, and shall pay such indemnification for no other reason or cause whatsoever.

Reports.

Sec. 5. The insurance commissioner shall report in January of each year to the governor the experience of this function of his department, and shall have plenary power to determine all disputed cases which may arise in its administration, and to regulate from year to year the

Power of com-  
missioner.

rates of premiums payable in order to preserve such fund and pay the death indemnification herein provided. He shall receive in compensation for the extra services imposed by this act one per centum of the receipts of such fund, and shall have power to define the insurance provisions of this act by regulations not inconsistent therewith, and shall prescribe the character of the monthly or other reports required of the parties liable hereunder and the character of the proofs of death, and shall have power to make all other orders and rules necessary to carry out the true intent and purpose of this act.

SEC. 6. If any party, subject to the provisions of this act, shall consider that he, they or it is or are making better provisions on the whole for the workman employed, either by way of payments in case of death, injury, sickness or old age, or all combined, and are contributing more in such manner to the said workman than he, they or it would be obliged to do under the insurance provision hereof, then said party may make application to the said insurance commissioner to be absolutely released and exonerated from all liability imposed upon the applicant by virtue of this act, such application to be in writing, under oath, whereupon the insurance commissioner shall cause such application to be published in some newspaper published in the city or county, when the applicant has its principal office in the State, at the expense of the applicant, fixing a date for a hearing to be given to all persons concerned, not less than one month from the day of the filing of such application; and the said insurance commissioner shall thereupon hear all parties concerned and shall have power to summon witnesses and administer oaths, and if upon full investigation he shall be satisfied that the application of such applicant ought to be granted, and that such applicant does and will make better provisions on the whole for the workman concerned than is made by this act, then the said insurance commissioner is hereby empowered to release said applicant from all liability under this act, by appropriate order to be signed by him, a certified copy whereof of the insurance commissioner shall be admissible in evidence as proof of its contents in any county of this State: *Provided*, That the said insurance commissioner shall insert in said order of release adequate provision for the reviving of the full legal effect of this act, in case such applicant should fail to continue the scheme or system of benefits maintained by such applicant, through which said order of release is granted.

SEC. 7. The words party, applicant and employer, as used in this act, shall be construed to mean the corporation, association, partnership, individual or individuals, town, city, county (or contractor therefor) liable to be sued under section two of this act, unless a contrary sense appears. The word employee, as used in the second section of this act, shall be construed to mean any person employed in the State and residing therein, and under section four of this act the word employee shall be construed to mean any employee for whom the insurance premiums herein provided for have been paid.

SEC. 8. The insurance commissioner shall have power to extend the benefits of all the sections of this act, except the second section deferring the liability of employers, to other industrial or manual occupations in this State, fixing such rates, terms, conditions, qualifications and limitations as he may adjudge prudent.

## MASSACHUSETTS.

### REVISED LAWS—1902.

#### CHAPTER 106.—*Relief funds—Employer's contributions.*

SECTION 78. An employer who shall have contributed to an insurance fund created and maintained for the mutual purpose of indemnifying an employee for personal injuries for which compensation may be recovered under the provisions of sections seventy-one to seventy-four, inclusive, [declaring the employer's liability for injury] or to any relief society formed under the provisions of sections seventeen, eighteen and nineteen of chapter one hundred and twenty-five, [see sections 46, 47, 48 below] may prove in mitigation of the damages recoverable by an

Other provisions.

Definitions.

Extension to other industries.

Reduction of damages.

employee under the provisions of said sections, such proportion of the pecuniary benefit which has been received by such employee from any such fund or society on account of such contribution of said employer, as the contribution of such employer to such fund or society bears to the whole contribution thereto.

## ACTS OF 1906.

### CHAPTER 463.—PART I.—*Benefit societies—Railway relief corporations.*

Who may incorporate.	SECTION 46. Seven or more persons, a majority of whom are residents of this Commonwealth, being employees of any railroad corporation or street railway company, organized under the laws of this Commonwealth, may, in accordance with the provisions of sections three to six, inclusive, of chapter one hundred and twenty-five of the Revised Laws form a corporation for the purpose of receiving, managing and applying such property and funds as it may receive by contributions, assessment or otherwise for the improvement and benefit of its members and for their relief and the relief of their families in case of sickness, injury, inability to labor or other cases of need.
Objects.	
By-laws to be approved.	SEC. 47. The by-laws of such corporation shall be approved by the board of railroad commissioners, and shall prescribe the manner in which, and the officers and agents by whom, the purpose of its incorporation may be carried out and also the manner in which its property may be invested. Such corporation shall annually, and as often as may be required by the board of railroad commissioners, render to said board such statements of its membership and financial transactions and such other information relative thereto as said board may consider necessary for a proper exhibit of its business and standing. Said board may verify such statement by an examination of the books and papers of the corporation; and whoever, having charge or custody of such books and papers, neglects to comply with the provisions of this section shall be punished by a fine of not more than five hundred dollars.
Employing companies may cooperate.	SEC. 48. A railroad corporation which operates a railroad or portion thereof in this Commonwealth, or a street railway company, may, by vote of its directors, associate itself with seven or more of its employees in forming a corporation under the provisions of section forty-six or may, upon the invitation of any such society, become a member thereof, and may aid such corporation by contributions to its funds or otherwise. The by-laws of such corporation shall provide for the manner in which the railroad corporation or street railway company shall vote and be represented in said corporation. The funds of such corporation shall not be liable to attachment by the trustee process, or be liable to be taken on execution or on any other process, legal or equitable, to satisfy any debt or liability of the railroad corporation or street railway company or of any member of the corporation.
Exemption of funds.	

## ACTS OF 1907.

### CHAPTER 561.—*Life insurance departments of savings banks.*

Definitions.	SECTION 1. In this act, unless the context otherwise requires: (a) The words "savings bank" mean a savings bank incorporated under the laws of this Commonwealth and include institutions for savings incorporated as such in this Commonwealth. (b) The words "savings and insurance bank" mean a savings bank which has established an insurance department. (c) The words "savings department" mean that department of a savings and insurance bank in which the business heretofore done by savings banks is conducted. (d) The words "insurance department" mean the department of a savings and insurance bank in which the business of issuing life insurance and the granting of annuities is conducted. (e) The word "trustees" means trustees of the savings bank or savings and insurance bank. (f) The word "treasurer" means the treasurer of the savings bank or savings and insurance bank.
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SEC. 2. Any savings bank may, upon complying with the provisions hereinafter set forth, establish an insurance department, if its board of trustees has, at a meeting specially called for the purpose, voted so to do by a majority of two-thirds of its trustees present at the meeting and voting, and if such vote has been ratified by vote of a majority of the incorporators present and voting at a meeting duly called for the purpose. The notice of such trustees' meeting shall be given at least thirty days prior to the date of the meeting and shall be otherwise in accordance with any laws and by-laws governing the calling of special meetings of trustees. Copies of the vote of the trustees to establish the insurance department and of the vote of the incorporators ratifying the same, certified to by the clerk of the bank, and sworn to by the president or vice-president and the treasurer or assistant treasurer, shall be filed in the office of the bank commissioner and in the office of the insurance commissioner within thirty days after the adoption thereof; and if said commissioners shall find said votes to be in conformity with law, and that the conditions provided by section three have been complied with, and if in the opinion of the bank commissioner the financial condition of the bank presents no objection to the establishment of an insurance department, they shall issue a joint certificate declaring said insurance department established. Establishment of insurance department.

SEC. 3. The certificate establishing the insurance department shall not be issued until there shall have been provided (a) a special expense guaranty fund as set forth in section four, and (b) either a special insurance guaranty fund as set forth in section five, or the substitute provision shall have been made under section nineteen; and until (c) a certificate in duplicate, under the oath of the treasurer, shall have been filed with the insurance commissioner and the bank commissioner, certifying that said special expense guaranty fund and said special insurance guaranty fund or the substitute therefor have been furnished, and (d) said commissioners shall, upon investigation, have made a joint finding that said requirements have duly been complied with. Conditions.

SEC. 4. The special expense guaranty fund mentioned in section three shall consist of not less than five thousand dollars in cash advanced to and placed at the risk of said department as a guaranty fund to be applied in payment of the expenses thereof, if and so far as the amounts contributed from the loading in the insurance premium and in annuity charges, together with any membership fee and surrender and death charges, shall prove insufficient to pay the expenses of said insurance department. The original amount of such guaranty fund shall be fixed by the trustees with the approval of the state actuary, to be appointed as provided in section fifteen of this act, and the guaranty fund may be increased at any time thereafter by the trustees. The amounts advanced as a special expense guaranty fund shall be evidenced by certificates of the par value of one hundred dollars, and the holders thereof shall be credited with interest thereon annually, with annual rests, at a rate equal to the average rate paid in that year upon its deposits by the savings department. If in any year ending October thirty-one the profits remaining, after setting aside amounts for surplus as provided in section twenty-one, shall be sufficient therefor, the trustees shall from such profits reimburse said expense guaranty fund for any amounts theretofore drawn from it to defray expenses of the insurance department, and if, after so reimbursing said fund, and after reimbursing the special insurance guaranty fund for amounts theretofore drawn from it, the balance of profits shall be sufficient therefor, the trustees shall pay to the holders of the certificates of said expense guaranty fund the interest accrued thereon or such part thereof as the amount may suffice to cover. Said expense guaranty fund may be retired with the approval of the bank commissioner and the insurance commissioner whenever in the opinion of the trustees it is no longer required. The amount so advanced as an expense guaranty fund shall be repaid and the interest credited shall be paid only as above provided, or under the provisions of section twenty-six, and shall not be deemed a liability of the insurance department in determining the solvency thereof. Special expense guaranty fund.

Special insurance guaranty fund.

SEC. 5. The special insurance guaranty fund mentioned in section three shall consist of not less than twenty thousand dollars in cash advanced to and placed at the risk of the insurance department, which shall be applicable to the payment and satisfaction of all losses or other obligations arising out of policies or annuity contracts, if and whenever the liabilities of said department including the insurance reserve are in excess of its assets. The original amount of such special insurance guaranty fund shall be fixed by the trustees with the approval of the state actuary, and the guaranty fund may be increased at any time thereafter by vote of the trustees. The amounts advanced to such special insurance guaranty fund shall be represented by certificates of the par value of one hundred dollars, and the holders thereof shall be credited with interest thereon annually, with annual rests, at the rate equal to the average rate paid in that year upon its deposits by the savings department. If in any year ending October thirty-first the profits remaining are sufficient therefor, after setting aside amounts for the surplus as provided in section twenty-one and reimbursing the special expense guaranty fund and said special insurance guaranty fund for all amounts theretofore drawn from them or either of them, and paying interest on the certificates representing the special expense guaranty fund, the trustees may pay the interest accrued on said insurance guaranty certificates or such part thereof as the amount may suffice to cover. After the special expense guaranty fund has been retired as provided in section four, said special insurance guaranty fund may, with the approval of the insurance commissioner, be retired by the trustees as soon as the insurance department shall have accumulated a surplus in excess of all its liabilities equal to the amount of such guaranty fund, including any interest accrued thereon remaining unpaid; and said insurance guaranty fund may with like approval be retired from time to time, in part, but the balance of such guaranty fund, including unpaid interest plus the surplus on hand, shall at no time be less than the amount of the original insurance guaranty fund. The amounts so advanced as an insurance guaranty fund shall be repaid and the interest credited thereon shall be paid only as above provided, or under the provisions of section twenty-six, and shall not be deemed a liability of the insurance department in determining the solvency thereof.

Powers of insurance department.

SEC. 6. Any savings and insurance bank acting through its insurance department shall, after the issue of the license provided for in section seven, have power to make and issue policies upon the lives of persons and to grant or sell annuities with all the rights, powers, and privileges and subject to all the duties, liabilities, and restrictions in respect to the conduct of the business of life insurance conferred or imposed by general laws now or hereafter in force relating to domestic legal reserve life insurance companies so far as the same are applicable and except as is otherwise provided herein. The insurance department shall, in all respects except as is otherwise provided herein, be managed as savings banks are managed under general laws now or hereafter in force relating to savings banks. Such insurance department may in its discretion decline particular classes of risks or reject any particular application.

License.

SEC. 7. A license to issue policies and make annuity contracts shall, upon the application of the trustees, be granted by the insurance commissioner to any savings and insurance bank which has duly complied with the requirement set forth in section three; but the said license shall be revocable by the insurance commissioner at his discretion, and after having given thirty days' written notice to said trustees, provided not more than twenty thousand dollars of insurance on not less than one hundred lives of residents of this Commonwealth, on which all payments due by the terms thereof have been made thereon, shall have been applied for and issued, and then remain outstanding. A list showing the amount of outstanding policies, with the names of the holders thereof, shall be filed by the treasurer of the said bank with the insurance commissioner at the close of each month, until the above limits as to amount of insurance, and number of persons insured and holding policies standing in full force by reason of the due payment of premium, have been exceeded. Upon the filing of every such list, the correctness of which

shall be certified by the treasurer under oath, the insurance commissioner may make such investigations as he may deem proper, in order to ascertain the truth of the facts thus certified by the treasurer.

The revocation of the license of any bank under the terms of this section shall not affect the right and the obligation of the bank to continue and fulfill its existing contracts or the right, with the approval of the insurance commissioner, to reinsure them or to transfer them to another bank or company holding a license to do insurance business in this Commonwealth.

SEC. 8. The assets of the savings department shall be liable for and applicable to the payment and satisfaction of the liabilities, obligations, and expenses of the savings department only. The assets of the insurance department shall be liable for and applicable to the payment and satisfaction of the liabilities, obligations, and expenses of the insurance department only. The savings department and the insurance department shall be kept distinct also in matters of accounting and of investment. Expenses pertaining to the conduct of both the savings department and the insurance department, such as office rent and the salaries of general officers, shall be apportioned by the trustees equitably between the two departments. Departments distinct.

SEC. 9. The funds of the insurance department, whether arising from premiums, annuity contracts, guaranty funds, or from the income thereof, and whether constituting insurance reserve or surplus, shall be invested in the same classes of securities and in the same manner in which the deposits of the savings department are or may hereafter be required by law to be invested, except that it may make loans upon any policy of insurance or annuity contract issued by it to the extent specified in section fifteen. Investment of insurance funds.

SEC. 10. No savings and insurance bank shall write any policy binding it to pay more than five hundred dollars (exclusive of dividends or profits) upon the death of any one person, nor any annuity contract binding it to pay in any one year more than two hundred dollars (exclusive of dividends or profits). Amount of policy.

SEC. 11 (as amended by chapter 222, Acts of 1908). No policy of life or endowment insurance or annuity contract issued by any savings and insurance bank shall become forfeit or void for nonpayment of premium after six full months' premiums have been paid thereon; and in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such policy shall be binding upon the bank at its option, either (a) for the cash surrender value or (b) for the amount of paid up insurance which the then net value of the policy and all dividend additions thereon, less any indebtedness to the bank on account of said policy, and less a surrender charge of not more than one per cent of the face value of the policy, will purchase as a net single premium for life or endowment insurance, maturing or terminating at the time and in the manner provided for in the original policy contract, or (c) for the amount of paid up term insurance which such net value would purchase. Nonforfeiture.

SEC. 12. No policy or annuity contract shall be issued, except upon the life and for the benefit of a resident of the Commonwealth. If the holder of any policy or annuity issued by such a bank becomes a resident of another State or country, it shall be necessary, unless the bank otherwise provides, for such a policy holder or such an annuitant, or his duly authorized representative, or the beneficiary entitled to a claim for loss under such a policy, to make or receive payments at the bank, or by correspondence, without notice from the bank. Should a lapse occur by reason of the failure of any such person to do so seasonably, the liability of the bank, in case of a policy of insurance, shall be only for the amount of its previously acquired paid up insurance value, or on demand, for the stipulated cash surrender value thereof. Upon the presentation of the proof of death of any insured who had so become a resident of another State, the treasurer of the issuing bank may, if he deems it necessary, cause an independent investigation to be made in such other State into the alleged facts, and the expenses thereof may, in the discretion of the treasurer, be deducted from the amount otherwise payable on the policy. Who may insure.



Solicitors or collectors.

SEC. 13. Savings and insurance banks shall not employ solicitors of insurance, and shall not employ persons to make house to house collections of premiums; but the trustees may, in their discretion, establish such agencies and means for the receipt of applications for insurance and of deposits and of premium and annuity payments, at such convenient places and times, of such nature and upon such terms as the bank commissioner and the insurance commissioner may approve. The trustees may also, with like approval, appoint any savings bank or savings and insurance bank its agent to make, so far as thereunto authorized, payments due on policies of insurance and on contracts for annuities, and to perform other services for the insurance department. All savings banks and all savings and insurance banks are authorized with like approval to act as such agents. The business of the insurance department may, in the discretion of the trustees, be carried on either in the same building with that of the savings department, or in a different building.

General Insurance Guaranty Fund.

SEC. 14. The General Insurance Guaranty Fund is hereby created a body corporate with the powers specifically provided in this act and with all the general corporate powers incident thereto. The affairs of said corporation shall be managed by a board of seven trustees, who shall be appointed by the governor with the advice of the council, shall be selected from persons then trustees of savings banks or of savings and insurance banks, and shall serve without compensation. The first seven members shall be appointed within thirty days after the passage of this act, and shall hold office for the following terms, beginning July first, nineteen hundred and seven: One for the term of seven years, who shall be the temporary president; one for the term of six years; one for the term of five years; one for the term of four years; one for the term of three years; one for the term of two years; one for the term of one year; and thereafter in the year in which any term shall expire a trustee shall be appointed for the term of seven years beginning with the first day of July in the year of his appointment; any vacancy occurring among said trustees shall be filled by appointment of a trustee, as above provided, for the remainder of the term. The trustees shall organize as soon as may be after their appointment, shall adopt a code of by-laws, and shall elect from their own number a president and a vice-president, and shall also elect a treasurer and a clerk, all of whom shall hold office for one year and until their successors are appointed. The governor shall have power, with the advice of the council, to remove any trustee at any time for cause.

State actuary.

SEC. 15. The trustees of the General Insurance Guaranty Fund shall, with the approval of the governor and council, appoint, and may with their consent remove, an insurance actuary to be called state actuary, with such salary or compensation to be paid by the Commonwealth as the trustees shall, with the approval of the governor and council, from time to time determine. The trustees may also appoint such clerks and assistants to the state actuary as the public business in his charge may require.

The state actuary, with the advice of the attorney-general as to matters of legal form, shall prepare standard forms of life insurance policies and life annuity contracts, including a whole life policy, a limited payment life policy, a limited term policy, an endowment policy, an annuity contract, and a combination of life insurance policy and deferred annuity contract, and such others, if any, as may from time to time, in the opinion of the insurance commissioner, be desirable. Every policy and annuity contract shall provide that the issuing bank may make any payment thereunder by placing to the credit of the account of the registered beneficiary in the savings department the amount payable. Such standard forms shall be used as the uniform and exclusive forms of policies by all savings and insurance banks. He shall also prepare the form of blanks for applications for life insurance policies and life annuity contracts and for proof of loss, and all other forms which may be necessary for the efficient prosecution of the business, also books of record and of account, and all schedules and all reports not otherwise provided for which may be required in the conduct of the business, and these shall be used as the uniform and

exclusive form of blanks, books, schedules, and reports in the insurance departments of all savings and insurance banks. He shall also, consistently with the statutes governing domestic legal reserve life insurance companies, determine and prepare the table of premium rates for all kinds of life insurance policies and the purchase rates for annuities, and the amount of the membership fee, the surrender and any proof of death charges, and the premium rates for reinsurance. The rates, fees, and charges so fixed shall be adopted as the uniform and exclusive premiums, annuity rates, the initiation, the surrender, and the proof of death charges. He shall also determine and prepare tables showing the amounts which may be loaned on insurance policies, and the reinsurance rates to be charged by all savings and insurance banks, and the guaranty charges to be made by the General Insurance Guaranty Fund, but the loan value shall in no event exceed the reserve on any policy. He shall also prepare or procure tables for computing the legal reserve to be held under insurance and annuity contracts, and for this purpose may, with the approval of the insurance commissioner, adopt a table of mortality which may be deemed more suitable than the American experience table for policies of insurance of the character and amounts to which the risks of the banks are limited; and shall in all other respects, except as herein otherwise stated, perform the duties of insurance actuary for all the savings and insurance banks and the General Insurance Guaranty Fund. The ordinary actuarial routine work of the banks, including an annual and other valuations of their policies, shall be performed by their clerks, guided and assisted, so far as may be necessary, by the advice and instruction of the state actuary; but an annual valuation of all the policies of the banks and of the condition of the General Insurance Guaranty Fund as of October thirty-first of each year shall be made in the office of the state actuary under his direction, and from schedules of policy data on blanks furnished by him and prepared by the banks in accordance with his instructions. The state actuary shall also furnish to the savings and insurance banks and to the General Insurance Guaranty Fund all blanks for policies, applications, schedules, and other papers and books which the state actuary is required to prepare, as herein provided.

SEC. 16. The trustees of the General Insurance Guaranty Fund shall, with the approval of the governor and council, appoint, and may with their consent remove, a physician to be known as the state medical director, with such salary or compensation to be paid by the Commonwealth as the trustees shall, with the approval of the governor and council, from time to time determine, who shall, subject to the supervision and control of the insurance commissioner, prescribe the rules relating to health or acceptability of the applicant for insurance, and shall act as supervising and advising physician for the medical department of all the savings and insurance banks. He may also appoint such assistants, if any, as the public business in his charge may require.

SEC. 17. No charge shall be made to the banks by the General Insurance Guaranty Fund or by the Commonwealth for the services which the state actuary and the state medical director render and for the blanks and books which are to be furnished to the savings and insurance banks as prescribed in section fifteen.

SEC. 18. Every savings and insurance bank shall, on the third Wednesday of each month, pay to the General Insurance Guaranty Fund an amount equal to four per cent of all amounts paid to it as premiums on policies or in the purchase of annuities during the preceding month. Said sums shall be held as a guaranty for all obligations on policies or annuity contracts of the insurance departments of all savings and insurance banks, and so much thereof shall be paid over to any bank, to be applied in the payment of losses or satisfaction of other obligations on said policies or annuity contracts, as may be required to prevent or to make good an impairment of its insurance reserve. Any amount so paid to any bank shall be charged to its account, and be repaid with interest compounded semiannually at the rate of five per cent per annum out of the surplus funds of said insurance department as soon and so far as an adequate surplus exists. The

State medical director.

Actuarial, etc., services.

Contributions to General Insurance Guaranty Fund.

amounts so advanced by the General Insurance Guaranty Fund to any bank shall be repaid only as above provided, and shall not be deemed a liability in determining the solvency of its insurance department.

Substitute for special insurance guaranty.

SEC. 19. If and whenever the funds held by the General Insurance Guaranty Fund are in the opinion of both the insurance commissioner and the bank commissioner sufficient therefor, said trustees may enter into a contract with any savings bank desiring to establish an insurance department to guarantee all the risks of such bank until such time as it shall have a surplus of not less than twenty thousand dollars nor less than ten per cent of the aggregate insurance reserve. If and whenever such guaranty contract is entered into by any bank, it shall not be necessary to provide the special insurance guaranty fund provided for in section five before the insurance commissioner and the bank commissioner are entitled to issue the certificate establishing the insurance department as provided in section three.

Investment of General Insurance Guaranty Fund.

SEC. 20. The funds of the General Insurance Guaranty Fund shall be invested in the same classes of securities and in the same manner in which the deposits of the savings department are, or may hereafter by law be required to be invested; but the trustees of said fund shall be at liberty to deposit in any savings bank any funds on hand which by reason of the smallness of the amount or for any other reason can not, in the opinion of the trustees, otherwise properly be invested at that time.

Application of profits.

SEC. 21. Savings and insurance banks shall annually set apart as a surplus from the net profits, if any, which have been earned in the insurance department, an amount not less than twenty nor more than seventy-five per cent thereof, until such fund equals ten per cent of the net insurance reserve, or the amount of the special insurance guaranty fund, whichever is the greater. Such surplus fund shall thereafter be maintained and held to meet losses in its insurance department from unexpectedly great mortality, depreciation in its securities, or otherwise. The balance of the net profits shall be distributed equitably annually among the holders of its policies and annuity contracts; such distribution to be made in the discretion of the trustees either in cash or by addition to the amounts payable under the policies or annuity contracts.

Signing policies.

SEC. 22. Life insurance policies and annuity contracts may be signed on behalf of the savings and insurance banks by the treasurer or assistant treasurer, or by such other officer or employee of the savings and insurance banks as the trustees may from time to time determine.

Reduction of contribution to General Insurance Guaranty Fund.

SEC. 23. If and whenever the net assets of the General Insurance Guaranty Fund over all liabilities exceed one hundred thousand dollars or five per cent of the aggregate outstanding insurance reserve of all savings and insurance banks, whichever is the greater, the trustees of said fund may, with the approval of the insurance commissioner, reduce the percentage of premiums on insurance and annuities so payable to it, or altogether discontinue the same; but the trustees shall have the power to require at any time thereafter said contribution to be made at a rate not exceeding that provided for in section eighteen.

Taxes.

SEC. 24. Savings and insurance banks shall in respect to all funds held by the insurance department as a part of its insurance reserve or surplus, and the General Insurance Guaranty Fund shall in respect to all funds held by it, pay to the Commonwealth the same taxes at the same rate, to the same extent, and in the same manner as taxes are now payable on deposits held by the savings department. Savings and insurance banks shall not be taxable on funds held as part of the expense guaranty fund, or of the insurance guaranty fund, nor shall such banks or the General Insurance Guaranty Fund be liable for any taxes or fees provided to be assessed upon life insurance companies, or for any taxes or fees except as above provided. All insurance policies and annuity contracts issued by such banks shall otherwise be exempt from taxation.

Suits.

SEC. 25. Any suit brought on or in respect to any policy or annuity contract issued by any savings and insurance bank shall be brought in the county in which such bank is located, and within two years after the date of the alleged cause of action.

SEC. 26. Any savings insurance bank may at any time discontinue the issuing of insurance policies and annuity contracts if its board of trustees has, at a meeting duly called for the purpose, voted so to do by a majority of two-thirds of its trustees present at the meeting and voting. The notice of such meeting shall be given at least thirty days prior to the date of such meeting, and shall be otherwise in accordance with any laws or by-laws governing the calling of special meetings of trustees. A copy of the vote to discontinue said business certified to by the clerk of the bank, and sworn to by the president or vice-president and the treasurer or assistant treasurer, shall be filed in the office of the bank commissioner and also in the office of the insurance commissioner. A bank which has so voted may reinsure all outstanding policies and annuity contracts in any other savings and insurance bank or, with the approval of the insurance commissioner and the bank commissioner, in any purely mutual legal reserve life insurance company organized under the laws of Massachusetts, if such company does not employ solicitors of insurance or make house to house collection of premiums, and does not provide for the payment of interest on its guaranty capital of more than four per cent, if it makes provision satisfactory to the insurance commissioner for carrying out with reasonable convenience to policy holders and annuitants its then existing contracts. When a bank which has voted to discontinue said business has so reinsured its outstanding policies and annuity contracts, or fully performed the same, it shall transfer to the General Insurance Guaranty Fund all the assets of the insurance department remaining after paying all its liabilities, including special guaranty fund certificates issued under sections four or five hereof.

Discontinuance  
of insurance de-  
partment.

SEC. 27. The insurance commissioner and the bank commissioner shall, at least once in each year, and whenever they consider it expedient, either alone or together, personally or by deputy, or assistant, examine the insurance department of each savings and insurance bank and the General Insurance Guaranty Fund. At such examination they shall have free access to the vaults, books, and papers, and shall thoroughly inspect and examine the affairs of said corporation to ascertain its condition, its transactions, its ability to fulfill its obligations, and whether it has complied with all the provisions of law applicable to it. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of the insurance department of each of said banks.

Examination of  
insurance depart-  
ment.

SEC. 28. Either of said commissioners or his deputy or assistant specially authorized by him in writing may summon the trustees, officers, or agents of any such corporation, and such other witnesses as he thinks proper, and examine them relative to the affairs, transactions, and condition of the insurance department or of the General Insurance Guaranty Fund, and for that purpose may administer oaths. Whoever without justifiable cause refuses to appear and testify when so required, and whoever obstructs a commissioner in the performance of his duty, shall be punished by a fine of not more than one thousand dollars or by imprisonment for not more than one year.

Summoning of  
officers, etc.

SEC. 29. If upon examination the insurance department of any savings and insurance bank appears to both the bank commissioner and the insurance commissioner to be insolvent, or if they find its condition such as to render the continuance of its business hazardous to the public or to the holders of its policies or contracts, the commissioners shall apply or, if such bank appears to have exceeded its powers or failed to comply with any provision of law, may apply to the supreme judicial court, which shall have jurisdiction in equity of such application, for an injunction to restrain such department, in whole or in part, from further proceeding with its business. The court may appoint one or more receivers to take possession of the property of the insurance department, subject to such directions as may from time to time be prescribed by the court,—without in any respect affecting the operations of the savings department. The provisions in sections seven and eight of chapter one hundred and thirteen of the Revised Laws shall be applicable to such receivers.

Injunctions and  
receivers.

Annual reports  
of savings insur-  
ance banks.

SEC. 30. The treasurer shall annually within twenty days after the last business day in October file in the offices of the insurance commissioner and of the bank commissioner a statement which shall exhibit the financial condition of the insurance department on the last business day of October. For cause the commissioners may extend the time within which any such statement may be filed, but not to a date later than the fifteenth day of December. Such annual statement shall be in the form required by the bank commissioner and the insurance commissioner. They shall embody therein so much of the forms now prescribed for life insurance companies and for savings banks as may seem to them appropriate, with any additional inquiries they may require for the purpose of eliciting a complete and accurate exhibit of the condition and transactions of the companies. The assets and liabilities shall be computed and allowed in such statement in accordance with the rules governing insurance companies, except as herein otherwise provided. The president or vice-president of the savings and insurance bank and five or more of the trustees shall certify and make oath that the report is correct according to the best of their knowledge and belief. The insurance commissioner and the bank commissioner may also at any time require the treasurer to make such other statement of condition or furnish such other information concerning the insurance department as they may deem necessary.

Annual reports  
of General Insur-  
ance Guaranty  
Fund.

SEC. 31. The treasurer of the General Insurance Guaranty Fund shall annually, within thirty days after the last business day of October, file in the offices of the insurance commissioner and of the bank commissioner a statement in such form as said commissioners shall prescribe, which shall exhibit its financial condition on the last business day of October, and shall also at any time make such statement of condition and furnish such other information concerning its business as said commissioners may deem necessary. The president of said fund and three or more trustees shall certify and make oath that the report is correct to the best of their knowledge and belief.

Reports of com-  
missioners.

SEC. 32. The insurance commissioner and the bank commissioner shall prepare annually from the said reports concerning insurance departments and the General Insurance Guaranty Fund, and communicate to the general court on or before the first Wednesday in February, a statement of the condition of each savings and insurance bank and of said General Insurance Guaranty Fund, and shall make such suggestions as they may consider expedient relative to the general conduct and condition of each bank visited by them.

Appropriation.

SEC. 33. There may be expended out of the treasury of the Commonwealth a sum not exceeding ten thousand dollars to carry out the provisions of this act.

When act takes  
effect.

SEC. 34. This act shall take effect upon its passage, except that no license shall be issued under section seven until the first day of November, nineteen hundred and seven.

## ACTS OF 1908.

### CHAPTER 489.—*Compensation for injuries to employees—Plans—Contracts waiving employer's liability.*

Employers  
may submit  
plans.

SECTION 1. Any employer of labor may submit to the state board of conciliation and arbitration a plan of compensation for employees in his employ, providing for payments to said employees in the event of injury in the course of their employment, based upon a certain percentage of the average earnings of such employees, and without reference to legal liability under the common law or the employer's liability act. After examination of such plan of compensation, and a public hearing thereon after public notice thereof, the board of conciliation and arbitration may, if it considers the same fair and just to the employees, give its approval thereof by certificate to be attached to such plan.

Contracts with  
employees.

SEC. 2. After obtaining the approval of a plan of compensation as set forth in the foregoing section, it shall be lawful for the employer to enter into a contract with his employees by which such employees shall release the employer from liability in case of injury in the course of said

employment and accept in lieu thereof the compensation provided in said plan of compensation.

SEC. 3. Either parent of any minor employee or the guardian of such minor may agree to said plan of compensation in behalf of the minor. Such agreement shall be in writing signed by the employee, or, in the case of a minor employee, by either parent or guardian, in the presence of two witnesses, of whom one shall be an employee at the time of such signature. Agreements in behalf of minors.

SEC. 4. No employer shall require as a condition of employment that any employee shall assent to any plan of compensation or in any way waive his legal right to recover damages for an injury outside the provisions of such plan. Waivers.

SEC. 5. No contract under such plan of compensation shall be binding for more than one year from the date thereof. Term.

SEC. 6. So much of section sixteen of chapter one hundred and six of the Revised Laws as is inconsistent herewith is hereby repealed. Conflicting laws.

### ACTS OF 1909.

#### CHAPTER 435.—*Cooperative pension system of the Boston and Maine Railroad and its employees.*

SECTION 1. In this act, unless the context otherwise requires:—

(a) The word "railroad" means the Boston and Maine Railroad, its successors and assigns. Definitions.

(b) The word "directors" means the board of directors of the Boston and Maine Railroad.

(c) The word "association" means the pension association.

(d) The word "trustees" means the board of trustees of the pension system.

(e) The words "pension system" mean the machinery established by this act for the payment of pensions and annuities.

(f) The word "employees" means regular employees and salaried officers.

(g) The word "wages" means salary or wages.

(h) The word "annuities" means the payments for life derived from the money deposited by the employees.

(i) The word "pensions" means the payments for life derived from the money contributed by the railroad.

(j) The words "regular interest" mean interest at three per cent per annum compounded semi-annually on the last days of June and December and reckoned for full three and six months periods only.

SEC. 2. The railroad may, in conjunction with its employees, establish a system for the payment of pensions to its employees as herein-after set forth, to be known as the Boston and Maine Pension System. This pension system shall be established if and whenever votes to establish the same are duly passed— Systems may be established.

(1) By the directors; and

(2) By a vote of two-thirds of the employees voting thereon; the vote to be taken in a manner to be determined by the president of the railroad.

A copy of the vote of the directors certified to by the clerk of the directors and a copy of the vote of the employees sworn to by the president or a vice-president of the railroad, shall, within thirty days respectively after such vote, be filed in the office of the insurance commissioner, who shall, forthwith, issue a certificate that the pension system is established, to become operative on the first day of January or the first day of July following the expiration of three months after the date of such certificate.

SEC. 3. A pension association shall be organized, as follows:—

(1) All employees of the railroad on the date when this pension system is declared established by the issue of the certificate above provided for, may become members of the association. Pension association.

Upon the expiration of three months from said date every employee shall be considered to have elected to become, and shall hereby become, a member, unless he shall have voted against the acceptance of this

act, and also shall have, within that period, sent notice in writing to the president of the railroad that he does not wish to join the association.

(2) All employees who enter the service of the railroad after the date when the system is declared established shall become thereby members of the association.

(3) Temporary and joint employees may be excluded from membership under the rules adopted by the trustees.

(4) Any member reaching the voluntary age limit specified in section four, (8) may retire or be retired by the railroad from its employ; any member reaching the compulsory age limit must so retire unless the directors and the trustees shall decide otherwise.

Management.

SEC. 4. (1) The management of the pension system and the care and investment of its funds are hereby vested in a board of seven trustees, three of whom shall be appointed by the directors, three elected by the pension association in a manner to be determined at the first election by the president of the railroad, and the seventh chosen by the other six members. The three trustees who represent the pension association shall, after the first election, be elected in a manner to be determined by the trustees. The three trustees originally appointed by the directors shall serve, one for three years, one for four years and one for five years; the three trustees elected by the association shall likewise serve one for three years, one for four years and one for five years. Thenceforth the term of office of the three trustees appointed by the directors and the three trustees elected by the association, shall be three years. The term of office of the seventh trustee shall be one year. Each trustee shall hold office until his successor is chosen and qualifies. On a vacancy occurring in said board of trustees whatever the cause, or on the expiration of the term of office of a trustee, the successor to the person whose place has become vacant, or whose term has expired, shall be selected in the same manner as was his predecessor.

(2) The three trustees chosen by the directors and the three trustees elected by the association shall serve without compensation; but they shall be reimbursed out of the fund for any expense or loss of wages they may have incurred on account of their work as trustees. The seventh trustee may receive such compensation as the other six may determine.

(3) Said trustees shall have charge and control of the funds of the pension system, and shall invest and reinvest the same, and may from time to time sell any securities held by them and invest and reinvest the proceeds thereof, and any and all unappropriated income of said funds: *Provided, however*, That all funds received by the trustees not required for current disbursements shall be invested in the same classes of securities and in the same manner as the capital of a domestic insurance company, other than life, is, or may hereafter be required to be invested by the laws of Massachusetts. They may, whenever they sell such securities, deliver the same upon receiving the proceeds thereof, and may execute any and all documents necessary to transfer the title thereto.

(4) The trustees shall have power to make by-laws and regulations not inconsistent with the provisions of this act, and to employ such clerical or other assistance as may be necessary for the fulfillment of its purposes.

(5) The trustees shall, subject to the joint approval of the insurance commissioner and the state actuary, adopt one or more mortality tables, and one or more tables representing as nearly as may be the rates of withdrawal of employees from the service of the railroad for reasons other than death, and determine what rates of interest shall be used in connection with such tables; and subject to like approval may modify said tables or adopt other tables to represent more accurately the experience of the pension system, or may change said rates of interest, and may determine the application of the changes so made.

(6) The trustees may, from time to time, change the rate of regular interest and determine the application of such changes.

(7) The trustees, subject to the approval of the directors, shall define the words "continuous service" for the purposes of this act.

(8) The trustees shall, subject to the approval of the directors:—  
(a) classify the employees and establish for each class voluntary and

compulsory age limits; and may from time to time change these age limits; (b) determine what period of continuous service, in the several classes mentioned above shall entitle a member to retire and receive an annuity under the provisions of section six, (2), before reaching the voluntary age.

(9) The trustees shall, in September of each year, unless for cause the insurance commissioner shall have granted an extension of time, file in the office of the insurance commissioner, a statement sworn to by at least five of the trustees, which statement shall exhibit the financial condition of the pension system on the thirtieth day of the preceding June, and its financial transactions for the year ending with said day. Such statement shall be in a form approved by the insurance commissioner and the state actuary, and shall show among other things the income, disbursements, assets and liabilities of the pension system, and separately its liability on account of the following items:—

#### A. DEPOSIT RESERVE.

The total of the deposits of the members actually received by the trustees under section five, (2) A, and held subject to withdrawal by such members.

#### B. INTEREST RESERVE.

Regular interest on such deposits.

#### C. ANNUITY RESERVE.

The net value of the annuities entered upon under section six, (1) and (2), on the basis of the mortality tables and interest rates provided for in this act.

#### D. PENSION RESERVE.

(a) The net value of the pensions not yet entered upon under section six, (2) C (a), on the basis of the mortality and withdrawal tables and interest rates provided for in this act.

(b) The net value of the pensions entered upon under section six, (2) C (a), on the basis of the mortality tables and interest tables provided for in this act.

#### E. RESERVE FOR ADDITIONAL ANNUITIES.

The total of the deposits of the members actually received by the trustees under section five, (3), with such interest as the trustees determine shall have been earned on such deposits.

#### F. GIFTS AND BEQUESTS.

The amounts received as gifts and bequests and held under the terms of such gifts or bequests.

#### G. EXPENSE AND CONTINGENT FUNDS.

(a) The unexpended portion of the amounts received under section five, (1).

(b) The contingent fund.

#### H. OTHER LIABILITIES.

(a) The amount contributed by the railroad under section five, (2) B (c), and not distributed.

(b) All other liabilities.

#### I. SURPLUS.

The surplus arising from annuity deposits and pension contributions and the sums contributed by the railroad, all as provided for under section five, (2) B (b).



(10) Five of the trustees shall constitute a quorum, and no act of the trustees shall be valid unless authorized by a vote of at least five members of the board.

**Funds.**

Sec. 5. The funds of the pension system shall be raised as follows:—

(1) EXPENSE AND CONTINGENT FUNDS.

A. Each member on joining the association shall pay an entrance fee of one dollar; and in addition thereto shall, after his first year, pay an annual membership fee of fifty cents.

B. Each month the railroad shall contribute an amount equal to what has been contributed by the members during the preceding month, under paragraph A.

(2) ANNUITY AND PENSION FUND.

A. *Deposits by Members.*—Each member shall deposit in this fund from his wages, as often as the same are payable, such per cent, not exceeding three per cent, of his wages, as the trustees, subject to the approval of the directors shall determine. This rate of payment shall be uniform throughout the membership; and may be increased beyond three per cent of the wages: *Provided*, That such increase shall have been accepted by the directors and by a two-thirds vote of the members of the association voting thereon.

B. *Contributions by the Railroad.*—(a) Each month the railroad shall contribute such amount as is necessary to maintain the reserve as of the last day of the preceding month, on the pensions to be paid under section six, (2) C (a).

(b) Each year, in July, the railroad shall contribute an amount equal to the excess of the surplus arising from annuity deposits over the surplus arising from pension contributions. The said surplus arising from annuity deposits shall be the sum of that portion of the interest reserve released by the withdrawal of members under section six, (2) A, and the interest earned during the year ending June thirtieth, next preceding, on the deposit reserve and on the interest reserve, less the amount necessary to maintain, during said year, the said interest reserve. The said surplus arising from the pension contributions shall be the sum of the gain arising during said year from a mortality or withdrawal experience in excess of that expected and the interest earned on the pension reserve in excess of the amount required to maintain, during said year, the said pension reserve. If for any year the surplus arising from pension contributions shall be found to be in excess of the surplus arising from annuity deposits, such excess shall forthwith be paid over to the railroad.

For the purposes of this paragraph the trustees shall adopt, subject to the approval of the insurance commissioner and the state actuary, an equitable method of determining the excess interest and the gain from mortality and withdrawal mentioned herein.

(c) Each month the railroad shall contribute such amount as the trustees determine to be necessary to pay current pensions under section six, (2) C (b): *Provided, however*, That it may contribute in any month instead of the sum so determined by the trustees, a greater or less amount if, in the opinion of the directors, the interests of the railroad so require: *Provided, also*, That any amount so contributed for any month and not needed for pensions for that month, shall be credited to the contribution of the railroad for the succeeding month.

(d) Each month the railroad shall also contribute such amount as the trustees determine to be necessary to increase the aggregate annuity and pension payment to be made to each member, as provided for in section six, (2) B, six (2) C, and six, (2) D, to the minimum payments provided for in section six (2) E.

(3) FUND FOR ADDITIONAL ANNUITIES.

Any member may authorize the railroad to make additional deductions from his wages, to provide for additional annuities as provided for in section six, (3).

## (4) PROVISION FOR PAYMENTS.

A. All amounts payable by members of the association under paragraphs (1), (2) and (3), of this section, shall be deducted by the railroad from the amounts payable to them as wages, as often as the same are payable, and shall immediately be paid over by it to the trustees.

B. All accrued obligations on the part of the railroad, under paragraphs (1) and (2), of this section, shall be preferred claims against the railroad in like manner as claims for unpaid wages are or may be preferred.

SEC. 6. The trustees shall administer the funds of the pension system in accordance with the following plan:— Distribution of funds.

## (1) EXPENSE AND CONTINGENT FUNDS.

The funds raised under section five, (1), shall be used, so far as is necessary, for the payment of expenses of management. The portions not so used, if any, shall from time to time be carried to a contingent fund, any portion of which may be transferred to any other fund by vote of the trustees.

## (2) ANNUITY AND PENSION FUNDS.

*A. Refunds.*

(a) Should a member of the association cease to be an employee of the railroad from any cause other than death before becoming entitled to a pension, there shall be refunded to him all the money which has been paid in by him under section five, (2) A, without interest.

(b) Should a member of the association die before becoming entitled to a pension, there shall be paid to his legal representatives all the money which has been paid in by him under section five, (2) A, with such interest as the trustees determine shall have been earned on such deposits.

(c) Should a member of the association be forced to retire on account of permanent disability due to accident or disease before becoming entitled to a pension, there shall be paid to him all the money which has been paid in by him under section five, (2) A, with such interest as the trustees determine shall have been earned on such deposits.

*B. Annuities derived from employees' deposits.*

Any member of the association who completes the service period as determined by the trustees under the provisions of section four, (8) (b), and any member who reaches the voluntary age limit, and then or thereafter retires or is retired shall receive the annuity to which the sum of his deposits under section five, (2) A, with regular interest, shall entitle him, according to the tables adopted by the trustees, in one of the following forms:—

(a) A life annuity payable monthly.

(b) A life annuity payable monthly with the provision that in the event of the death of the annuitant before receiving payments equal to the sum of his deposits under section five, (2) A, with regular interest, at the date of his retirement, the difference shall be paid to his legal representatives.

*C. Pensions derived from contributions by the railroad.**(a) Pensions based upon subsequent service.*

Any member entitled to an annuity under paragraph (2) shall receive in addition thereto a pension for life payable monthly, equivalent to that annuity, to be paid out of the fund contributed by the railroad under the provision of section five, (2) B (a).

*(b) Pensions based upon prior service.*

Any member of the association who completes the service period as determined by the trustees under the provisions of section four, (8) (b), and any member who reaches the voluntary age limit, and then or thereafter retires or is retired, shall receive in addition to other payments a pension for life payable monthly, equivalent to the annuity to which he would have been entitled had deductions been made from his wages during his years of continuous service immediately prior to the date when this pension system was declared established, at the same rate as shall first have been adopted by the trustees, and had such deductions been accumulated with regular interest: *Provided, however,* That, if for any month the railroad pays the greater or less amount provided for in section five, (2) B (c), then the pension payable under this paragraph shall, for such month, bear the same proportion to the pension as computed above, as the amount paid by the railroad bears to the amount determined by the trustees.

For the purpose of computing any pension payable under the preceding paragraph, the trustees may estimate on a basis determined by them the wages received in any period for which they deem it to be impracticable to consult the original records.

*D. Annuities and pensions from surplus.*

The trustees may from time to time distribute the surplus in annuities and pensions.

*E. Minimum payments.*

If a member entitled to a pension under this act has been in the continuous service of the railroad for a period of twenty years, when he retires his total annuity and pension, exclusive of the additional annuity provided for in section six, (3) A, shall be not less than two hundred dollars per year.

**(3) FUND FOR ADDITIONAL ANNUITIES.**

*A. Additional Annuities.*—Any member of the association entitled to a pension who has made deposits under section five, (3) shall receive, in addition to other payments, an annuity to which the sum of said deposits, with such interest as the trustees determine shall have been earned on said deposits, shall entitle him according to the tables adopted by the trustees.

*B. Refunds.*—Should a member who has made deposits under section five, (3) cease to be an employee of the railroad, whatever the cause, before becoming entitled to a pension, in such case there shall be refunded to him or to his legal representatives all said deposits with such interest as the trustees determine shall have been earned on said deposits.

**Exemption of funds.** **SEC. 7.** The funds of the pension system, so far as they are invested in personal property, shall be exempt from taxation.

That portion of the wages of a member deducted or to be deducted under this act, the right of a member to an annuity or pension, and all his rights in the funds of the pension system shall be exempt from taxation, and from the operation of any law relating to bankruptcy or insolvency, and shall not be attached or taken upon execution or other process of any court. No assignments of any right in or to said funds shall be valid.

**Examination of condition.** **SEC. 8.** The insurance commissioner and the state actuary shall at least once in each year, and whenever they consider it expedient, together, either personally or by deputy or assistant, thoroughly inspect and examine the affairs of the pension system to ascertain its financial condition, its ability to fulfill its obligations, whether all parties in interest have complied with the provisions of law applicable to the pension system, and whether the transactions of the trustees have been in accordance with the rights and equities of those in interest.

The pension system shall be credited, in the account of its financial condition, with the amounts due from the railroad under the provisions of section five, (2) *B (a)*, its investments with fixed maturities where there is no default in interest at amortized values, and its other investments at a reasonable valuation.

For the purposes aforesaid, the insurance commissioner and the state actuary or other person making the examination, shall have access to all the securities, books and papers of the pension system, and may summon witnesses and administer oaths, and examine as witnesses the trustees, or any other persons, relative to the financial affairs, transactions and condition of the pension system. The insurance commissioner shall preserve in a permanent form a full record of the proceedings at such examination, and the results thereof. Upon the completion of such examination, verification and valuation the insurance commissioner and the state actuary shall make a joint report in writing of their findings to the trustees, and shall send a copy thereof to the president of the railroad.

The pension system shall not be deemed to be an insurance company under the laws of the commonwealth.

SEC. 9. If the insurance commissioner and the state actuary fail to agree in any matter concerning the pension system as to which their joint approval is provided for, or as to which action is required to be or should be taken by the trustees of the railroad, the direction of the insurance commissioner, given in writing, shall be final and conclusive; but in such event the insurance commissioner and the state actuary shall each file in the office of the insurance commissioner a statement in writing of the reasons for his opinion, and shall send copies thereof to the trustees, and to the president of the railroad.

Disagreements.

SEC. 10. If, in the judgment of the insurance commissioner, the railroad or the trustees have violated or neglected to comply with any provision of this act, or any rule or regulation established by the trustees hereunder, he shall give notice thereof to the railroad and to the trustees, and thereafter, if such violation or neglect continues, shall forthwith present the facts to the attorney-general for his action.

Violations.

SEC. 11. The supreme judicial court or the superior court shall have jurisdiction in equity upon petition of the insurance commissioner or of any interested person to compel the observance and restrain the violation of this act, and of the rules and regulations established by the trustees hereunder.

Jurisdiction.

#### MICHIGAN.

#### COMPILED LAWS, 1897.

##### *Incorporation of associations of mine employees.*

SECTION 7564. Any number of persons, not less than twenty-five, being miners, trammers, timbermen, landers, engineers, blacksmiths, carpenters and laborers in and about iron, gold, silver, lead, copper and coal mines, being desirous of becoming incorporated for the purpose of mutual aid in case of sickness and accident and also for the purpose of providing medicines and medical and surgical attendance in case of sickness and accident, and also for the purpose of mental improvement, and for the above purposes to lease, erect and maintain buildings, and to lease and hold land for the same may be incorporated in pursuance of this act.

Who may incorporate.

SEC. 7565. Such persons shall execute under their hands and acknowledge before some person authorized to take acknowledgment of deeds one or more duplicate articles of agreement as hereinafter specified, one copy of which shall be filed and recorded in the office of the secretary of state, and a record shall be made of such articles, or of a certified copy thereof, in the clerk's office in the county in this State in which the office of such association for the transaction of business may be located; and, upon the execution and acknowledgment of such articles, the signers thereof, and those who may thereafter become associated with them, shall become a body corporate for the purposes set forth in said articles.

Articles of agreement.

Articles to state, what.	<p>SEC. 7566. Articles of association shall contain:</p> <p>First, The names of the persons associating in the first instance and their places of residence;</p> <p>Second, The name of such corporation and the place where its office for the transaction of business was located, and the period for which it was incorporated, not exceeding thirty years;</p> <p>Third, The objects for which it is organized;</p> <p>Fourth, The number of its trustees, if any, who shall be members of the association, and its regular officers, and the time and place of holding its annual meeting;</p> <p>Fifth, The terms and conditions of active and honorary membership therein.</p>
Real estate.	<p>SEC. 7567. No such corporation shall have power to take or hold any real estate, except such as may be necessary for the transaction of its business and the purposes for which it was organized.</p>
Use of funds.	<p>SEC. 7568. All the funds received by any such corporation shall be used in the first instance, or shall be invested and the income thereof used for the exclusive purposes set forth in the articles of incorporation, and no portion of the funds of such corporation shall in any case be otherwise applied. Such corporation may take by gift, purchase or devise property to an amount not exceeding five hundred thousand dollars, and it shall be lawful to invest the same by mortgage or by loan, or in bonds, or any city, county, state or United States sureties, but no loan shall be made to any trustee or officer of such corporation.</p>
Rules.	<p>SEC. 7569. The members of such corporation shall have power to prescribe the terms, rules and regulations, as set forth in the articles of association of this act, upon which members shall be admitted and continue entitled to the benefits provided for in the articles of incorporation thereof, and every member shall be deemed to have assented to such terms and conditions by the act of accepting membership.</p>
Minor members.	<p>SEC. 7570. A person under the age of twenty-one, elected or admitted as a member of a society, shall be liable to the payment of fees and otherwise under the rules of the society, as if he were of full age.</p>
Benefits.	<p>SEC. 7571. When under the rules of any society formed under this act money becomes due to or for the use or benefit of a member thereof, such money shall be free from all claims by the creditors of such member; and in case any money is paid in good faith to the person who appears to the treasurer or other officer to be entitled to receive the same, or is applied in good faith for the purposes by the rules provided, no action shall be brought against the treasurer or other officer of the society in respect thereof; but nevertheless if it subsequently appears that the money has been paid to the wrong person, the person entitled thereto may recover the amount with interest from the society.</p>
Honorary members.	<p>SEC. 7572. The members by a four-fifths vote, at any regular meeting may admit any person to be an honorary member of the society, but no honorary member shall be entitled to receive any benefit from the society.</p>
Annual reports.	<p>SEC. 7573. Every society or association doing business under the foregoing provisions shall annually, on or before the first day of March in each year, report to the insurance commissioner, the names and addresses of its president, secretary and treasurer, or other officers answering thereto and the location of the principal office of the society in this State; and shall make any further statement of its membership and financial transactions for the year ending on the preceding thirty-first day of December, with other information relating thereto, as said commissioner may deem necessary to a proper exhibit of its business and standing; and the commissioner may at other times require any further statement he may deem necessary to be made relating to the proper exhibit of the business of such society or association.</p>

*Coercion of employees—Accident insurance.*

Coercion as to insurance.	<p>SECTION 8584. It shall hereafter be unlawful for any company or corporation doing business in this State or for any of the officers and agents of any such company or corporation, to require any of the employees of such company or corporation to take out or obtain a life, accident or life and accident policy in favor of such employee or other person in</p>
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any particular or designated life, accident or life and accident company or association.

SEC. 8585. All contracts hereinafter made between any such company or corporation and any employee of said company or corporation requiring or stipulating that the employee so contracting shall procure, obtain or have a policy of insurance in any particular or designated company or association shall be void: *Provided*, That nothing in the foregoing provisions of this act is intended to prohibit, or shall be construed as prohibiting the employers of labor and the persons employed from voluntarily making agreements with each other for contributions of money by the latter to any fund to be accumulated in their behalf and for their benefit in common with others, and in such case from further agreeing that the employer may deduct from their wages, from time to time, the sums due from them under such agreement.

Contracts void.

Proviso.

SEC. 8586. The violation of any of the provisions of this act is hereby made a misdemeanor, and any company or corporation violating any of the provisions of this act shall be punished by a fine of not more than two hundred dollars for each and every offense, and any shareholder, officer or agent of any company or corporation violating the provisions of this act shall be punished by imprisonment in the county jail not more than sixty days, or by a fine of not more than one hundred dollars for each offense, or both such fine and imprisonment at the discretion of the court.

Penalty.

#### *Forced contributions from employees.*

SECTION 11400. It shall be unlawful for any employer of labor, by himself, his agent, clerk or servant to require any employee, or person seeking employment, as a condition of such employment, or continuance therein, to make and enter into any contract, oral or written, whereby such employee or applicant for employment shall agree to contribute directly or indirectly to any fund for charitable, social or beneficial purpose or purposes.

Extorting contributions.

SEC. 11401. It shall be unlawful for any such employer, by himself, his agent, clerk or servant, to deduct from the wages of any employee, directly or indirectly, any part thereof without the full and free consent of such employee, obtained without intimidation or fear of discharge for refusal to permit such deduction.

Making deductions from wages.

SEC. 11402. If the employer be a firm or corporation, each and every member of said firm, and each and every managing officer of the corporation, shall be liable to punishment under this act; and any clerk, servant or agent of any such employer who shall do or attempt to do any act forbidden by this act, shall be equally liable with his employer or employers as principal, for any such violations of this act.

Individual liability.

SEC. 11403. Any person who shall violate any provision of the first three sections of this act [secs. 11400, 11401, 11402] shall be deemed guilty of a misdemeanor, and on conviction thereof shall be punished by a fine of not less than twenty-five dollars and not more than one hundred dollars, or by imprisonment in the county jail for a period of not less than ten nor more than ninety days for each offense.

Penalty.

### NEBRASKA.

#### ACTS OF 1907.

##### CHAPTER 48.—*Contracts of waiver.*

SECTION 3. No contract of employment, insurance, relief benefit, or indemnity for injury or death hereafter entered into by or on behalf of any employee nor the acceptance of any such insurance, relief benefit, or indemnity by the person entitled thereto, shall constitute any bar or defense to any action brought to recover damages for personal injuries to or death of such employee: *Provided, however*, That upon the trial of such action against any railway company the defendant may set off any sum it has contributed toward any such insurance, relief benefit, or indemnity that may have been paid to the injured employee or, in case of his death, to his personal representative.

Contracts not a bar.

## NEVADA.

## ACTS OF 1903.

CHAPTER 84.—*Forced contributions from employees—Hospital fees.*

Fees not to be collected, when.

Proviso.

Definitions.

Violation.

SECTION 1. It is hereby made unlawful for any person or persons, contractor or contractors, firm, company, corporation, or association, or the managing agent of any person or persons, contractor or contractors, firm, company, corporation, or association to collect, demand, force, compel, or require, either monthly, annually, or for any other period of time, any sum of money for hospital fees from any person or laborer at any place in this State where no convenient, comfortable, and well-equipped hospital is maintained at some town or place for the accommodation, relief and treatment of persons in his or their employ, and from whom hospital fees are collected: *Provided*, That any person or persons, contractor or contractors, firm, company, corporation, or association, or the managing agent of same, may care for or cause to be cared for, any person in his or their employ, from whom hospital fees are collected, at any private or public hospital, sanitarium, or other convenient and comfortable place, without expense to the person or patient from whom hospital fees are collected: *And provided further*, The distance and facilities for the comfort and conveyance of any patient come within the intent and meaning of section two of this act.

SEC. 2. For the purposes of this act, the words "town or place," mentioned in section one of this act, shall be construed to mean any town, headquarters, or place, at which town, headquarters, or place, and tributary places, sufficient hospital fees are collected to maintain a hospital in keeping with the hospital fees collected, and the words "distance and facilities for the comfort and conveyance of any patient," mentioned in section one of this act, shall be construed to mean the nearest hospital, and most comfortable means of conveyance at hand, or that can be procured in a reasonable time: *Provided*, That if at the nearest hospital the proper medical treatment can not be secured, then it shall not be a misdemeanor to take any person or patient a greater distance or to another hospital.

SEC. 3. Any person or persons violating the provisions of this act shall, upon conviction thereof, be fined in any sum not less than two hundred dollars nor more than five hundred dollars, or by imprisonment in the county jail for a period of not less than one hundred days nor more than two hundred and fifty days, or by both such fine and imprisonment.

## ACTS OF 1907.

CHAPTER 214.—*Contracts of waiver.*

Contracts not a bar.

SECTION 3. No contract of employment, insurance, relief benefit, or indemnity for injury or death, entered into by or on behalf of any employee, nor the acceptance of any insurance, relief benefit or indemnity by the person entitled thereto, shall constitute any bar or defense to any action brought to recover damages for personal injuries to, or death of such employee: *Provided, however*, That upon the trial of such action the defendant may set off therein any sum it has contributed toward any such insurance, relief benefit, or indemnity that may have been paid to the person entitled thereto.

## NEW JERSEY.

## GENERAL STATUTES, 1895.

*Forced contributions from employees.*

(Page 2343.)

Contracts for retention of wages.

SECTION 11. It shall not be lawful for any corporation doing business in this State to require workmen, laborers or other employees, in their contract of employment, or prior or subsequent thereto, to sign a written consent for said corporation to retain or keep back any part of their wages when due, under pretense of investing the same or establishing a

fund for the relief or assistance of such workmen, laborers or other employees when sick or otherwise disabled.

SEC. 12. It shall not be lawful for any corporation of this State, or any corporation doing business in this State, to retain or keep back any part of the wages due their workmen, laborers or other employees, without the free and voluntary consent of such workmen, laborers or employees, under pretense of assisting, relieving or maintaining said employees when sick or otherwise disabled. Retention of wages without consent.

SEC. 13. All such diversions of the wages of the employees without the free and voluntary consent of such workmen, laborers or employees of corporations aforesaid when due from the use, possession or control of said employees, to the control or possession of said corporation for the pretended use or benefit of said employees, shall be adjudged by the courts of this State to be against public policy. Diversions are against public policy.

SEC. 14. All violations of the first or second sections of this act [secs. 11 and 12] by the directors or managing officials of any corporation of this State or corporation doing business in this State shall be deemed a misdemeanor, and shall subject them or any of them to an indictment for misdemeanor in any county in this State where said corporation does business, and upon conviction thereof he, she or they shall be punished by fine or imprisonment in the county jail, said fine not to exceed two hundred dollars and said imprisonment not to exceed six months, or both, in the discretion of the court. Penalty.

## NEW YORK.

### ACTS OF 1902.

#### CHAPTER 600.—*Relief funds—Employers' contributions.*

SECTION 4. An employer who shall have contributed to an insurance fund created and maintained for the mutual purpose of indemnifying an employee for personal injuries, for which compensation may be recovered under this act, or to any relief society or benefit fund created under the laws of this State, may prove in mitigation of damages recoverable by an employee under this act such proportion of the pecuniary benefit which has been received by such employee from such fund or society on account of such contribution of employer, as the contribution of such employer to such fund or society bears to the whole contribution thereto. Reduction of damages.

## NORTH DAKOTA.

### ACTS OF 1907.

#### CHAPTER 203.—*Contracts of waiver.*

SECTION 3. No contract of employment, insurance, relief benefit or indemnity for injury or death entered into by or on behalf of any employee, nor the acceptance of any such insurance, relief benefit or indemnity by the person entitled thereto shall constitute a bar or defense to any action brought to recover damages for personal injuries to or death of such employee: *Provided, however,* That upon the trial of said action against any common carrier, the defendant may set off therein any sum it has contributed toward any such insurance, relief benefit or indemnity that may have been made to the injured employee, or in case of his death, to his personal representative. Contracts not a bar.

## OHIO.

### ANNOTATED STATUTES.

#### *Railroad relief associations.*

SECTION 3270 (as amended by act, p. 71, Acts of 1908). \* \* \* No railroad company now existing, or hereafter created, under and by virtue of the laws of this State or of any other State or country, and having and operating a line of railway in this State, may establish or maintain or assist in establishing or maintaining any relief association or society, Requiring employees to join.



any of the rules or by-laws of which shall require of any person or employee becoming a member thereof to enter into a contract, agreement or stipulation, or agree to surrender or waive any right of damages against any railroad company for personal injuries or death, or whereby such person or employee agrees to surrender or waive, in case he asserts such claim for damages, any right whatever.

*Liability of railroad companies for injuries to employees, etc.*

Contracts waiv-  
ing claims for  
damages.

SECTION 3365-20. It shall be unlawful for any railroad or railway corporation or company owning and operating, or operating, \* \* \* a railroad in whole or in part in this State, to adopt or promulgate any rule or regulation for the government of its servants or employees, or make or enter into any contract or agreement with any person engaged in or about to engage in its service, in which, or by the terms of which, such employee in any manner, directly or indirectly, promises or agrees to hold such corporation or company harmless, on account of any injury he may receive by reason of an accident to, breakage, defect or insufficiency in the cars or machinery and attachments thereto belonging, upon any cars so owned and operated, or being run and operated by such corporation, or company being defective, and any such rule, regulation, contract or agreement shall be of no effect. It shall be unlawful

Compelling to  
join relief society.

for any corporation to compel or require directly or indirectly an employee to join any company association whatsoever, or to withhold any part of an employee's wages or his salary for the payment of dues or assessments in any society or organization whatsoever, or demand or require either as a condition precedent to securing employment or being employed, and said railroad or railway company shall not discharge any employee because he refuses or neglects to become a member of any society or organization. \* \* \* And no railroad company, insurance society or association, or other person shall demand, accept, require, or enter into any contract, agreement, stipulation with any person about to enter, or in the employ of any railroad company whereby such person

Waiving claims  
for damages.

stipulates or agrees to surrender or waive any right to damages against any railroad company, thereafter arising for personal injury or death, or whereby he agrees to surrender or waive in case he asserts the same, any other right whatsoever, and all such stipulations and agreements shall be void, and every corporation, association or person violating or aiding or abetting in the violation of this section shall for each offense forfeit and pay to the person wronged or deprived of his rights hereunder the sum of not less than fifty dollars (\$50) nor more than five hundred dollars (\$500) to be recovered in a civil action.

## PENNSYLVANIA.

### BRIGHTLY'S DIGEST, 1893-1903.

#### *Miners' home.(a)*

(Page 441.)

Board of trust-  
tees.

SECTION 1. A board of five citizens of the State of Pennsylvania, two of whom shall be selected from the anthracite regions of Pennsylvania, one from the employer and one from the employee class; two from the bituminous regions of Pennsylvania, one from the employer and one from the employee class, and one well-known sociologist, shall be named by the governor to act as trustees for the following purposes:

Purchase of  
land, etc.

SEC. 2. The said trustees are empowered, in the name of the Miners' Home of Pennsylvania, to purchase land, and erect building[s] thereon for the indigent and aged people who have been employed in, around and about the mines, and for the wives of such people, and to do all necessary acts and things that may be essential in establishing a home, within the intent of this legislation.

Raising revenue.

SEC. 3. For the purposes of this home, it shall be lawful for the said trustees to enter into contracts with the employers operating coal mines in Pennsylvania, and the employees in, around and about the coal

<sup>a</sup> No steps have ever been taken to put the provisions of this act into operation.

mines, for the purpose of raising revenue to establish and maintain such home or homes.

SEC. 4. All moneys raised by reason of these contracts are to be paid into the state treasury of Pennsylvania, and there held as a special fund, subject to the orders of the trustees.

Special fund.

SEC. 5. After a consensus of opinion is ascertained, by and through the representatives of the laboring people and the trustees, as to what amount of money it is advisable that each class of laborers in, around and about the coal mines shall contribute to maintain this miners' home or homes, then the trustees of such home or homes shall have blanks prepared for the said miners and others working around the coal mines to sign, whereby said employee shall assent to the amount to be collected from his earnings by the said employer and forwarded to the state treasurer of Pennsylvania.

Miners' earnings assessed.

SEC. 6. After it is determined between the representatives of the employers and the trustees what amount will be contributed for each ton of coal mined and marketed, then blanks for all contracts between the trustees and the employers are to be furnished to the employers, whereby the employers, for a period of at least one year, are to contract with the trustees that they will send to the state treasurer, quarterly, the amount that is agreed upon shall be charged on each ton of coal, for the miners' home or homes, and each succeeding year such amount shall be determined in the same way, and new contracts made.

Employers' contributions.

SEC. 7. Only those are eligible to this home who are, first, citizens of the State of Pennsylvania, and, second, who have worked in, around and about the coal mines of Pennsylvania for a period of at least twenty-five years, and have reached the age of sixty years; unless (a) an employee has been so seriously injured in, around and about the mines as to be physically incapacitated for further labor, in which event application can be made in writing, setting forth his physical condition, and such application shall be sent to the secretary or one of the trustees of said home; then the said trustees shall authorize the physician of the miners' home, and one other, to ascertain the condition of the said applicant; and if it is proven that the injury has incapacitated said applicant, and it is so certified by the said examining physicians, then the certificate shall admit him into the home; or, unless (b) an employee has become a victim of what is commonly called "miner's asthma," then such person can apply to the secretary or one of the trustees of the said home for admission into the said home because of such affliction; whereupon the trustees shall name a home physician, and one other, to examine such applicant; and if it is found that such applicant is suffering from said miner's asthma, in such a way as to physically incapacitate him from earning his livelihood in the mines, or otherwise, and the physicians so certify, then such certificate shall admit him into the home: *Provided*, That no insane, demented, or degenerate person shall be admitted into the said home, and where they are already admitted and become insane, demented, or degenerate, a board of inquiry, composed of two physicians connected with state sanitariums, together with the home physician, shall act upon such case or cases; and in all such case or cases, on petition of the trustees to the governor, he, the governor, shall then designate what other two physicians from the state sanitariums shall act with the home physician as the said examining board. And when such board shall determine that such member of the home is either insane, demented, or degenerate, then such member, upon the report of the board, shall be sent to some state institution, as is best suited for his or her affliction.

Admission.

SEC. 8. The wives of all the men who are eligible to this home, by reason of the provisions of section seven, and who have attained the age of fifty-five years, are eligible to live in this home.

Wives.

SEC. 9. Each person, upon entering the said home, shall make an assignment to the said trustees of all his or her personal and real estate, with power in the said trustees to collect rents, issues, and profits of all his or her estate; and the said trustees and their successors shall hold said property for the following uses and purposes: First, the rents, issues, and profits to be turned into the state treasury for the common fund of the home or homes; second, if any inmate of the home desires to sever his or her connection with the said home, he or she can make application of the said trustees, and then at the end of six months, if the

Assignment of property.

application is not withdrawn, the trustees shall reconvey to the said inmate the property conveyed to the trustees. If, though, the said inmate dies within the said six months, then the property is to remain the common property of the home. After the death of any inmate, the trustees shall convert all such person's real and personal property into money, and turn the same into the state treasury as part of the miners' home fund: *Provided*, That one hundred and twenty-five dollars of such money or property as came through any particular inmate's estate shall be used for his or her burial, in any such manner as such inmate may have directed, or as the nearest of kin [may] suggest in the event the deceased has not given directions.

**Employments.** Sec. 10. That all inmates of this home may be as well occupied as circumstances will permit, the trustees are directed to buy sufficient lands from time to time, to be farmed by such inmates, and if there is more than enough farm produce raised for use at the home, then the surplus is to be sold at market prices, and this profit is to be used to the best advantage to get such extras or necessities, either in the way of apparel, edibles, or home comforts, as is deemed best by the trustees.

### PHILIPPINE ISLANDS.

#### LAWS OF U. S. PHILIPPINE COMMISSION—1906.

Act No. 1416.—*Employees injured in line of duty—Insular government.*

**Compensation during disability.** SECTION 6. Unclassified employees of the insular government, including laborers, who are injured in clear line of duty may, in the discretion of the chief of the bureau and with the approval of the head of the department under which they are employed, continue to receive their regular compensation during the period of disability not exceeding ninety days: *Provided*, That the governor-general or proper head of department may, in his discretion, authorize payment of medical attendance, necessary transportation, and hospital fees for officers and employees injured in clear line of duty, but such payment shall not be made from the appropriation for the insular salary and expense fund when the bureau or office concerned has an available appropriation for contingent expenses or public works, as the case may be, from which such payment can be made, nor shall the provisions of this section be construed to cover sickness as distinguished from physical wounds.

### PORTO RICO.

#### REVISED STATUTES.

*Relief funds—Employers' contributions.*

**Contribution to insurance fund.** SECTION 330. Any employer who shall have contributed to an insurance fund created and maintained for the mutual purpose of indemnifying an employee for personal injuries for which compensation may be recovered under this act, or who has insured the said employee in any insurance company against the accidents of labor, shall be entitled to have deducted from the sum which he shall have to pay as compensation under the provisions of this act, the amount that shall have been received by the person injured, or by his widow, or children, or both of them, or by the parents, if there be no such widow and children, from the aforesaid fund or from the insurance company, by reason of the same accident.

### SOUTH CAROLINA.

#### ACTS OF 1903.

Act No. 40.—*Accident insurance.*

**Mutual companies.** SECTION 2. Each and every such [manufacturing] company shall further have full power and authority to become a member of any mutual company or association, and to severally subscribe and subject themselves to the constitution and by-laws thereof, which shall be or may

have been formed or incorporated, with a view of affording to the members thereof, insurance against or indemnity for any accident or mishap, \* \* \*

#### ACTS OF 1905.

Act No. 488.—*Relief departments—Settlements not a bar to legal action.*

SECTION 1. When any corporation, firm or individual runs or operates what is usually called a relief department for its employees, the members of which are required or permitted to pay dues, fees, money or other compensation, by whatever name called, to be entitled to the benefit thereof, upon the death or injury of the employee, a member of such relief department, such corporation, firm or individual, so running or operating the same, is hereby required to pay to the person entitled to the same the amount it was agreed the employee, his heirs or other beneficiary under such contract should receive from such relief department; the acceptance of which amount shall not operate to estop, or in any way bar the right of such employee or his personal representative from recovering damages of such corporation, firm or individual for personal injury or death caused by the negligence of such corporation, firm or individual, their servants or agents, as are now provided by law; and any contract or agreement to the contrary, or any receipt or release given in consideration of the payment of such sum, is and shall be null and void.

Settlement re-  
quired.

Benefit not in  
lieu of damages.

#### SOUTH DAKOTA.

#### ACTS OF 1907.

CHAPTER 213.—*Contracts of waiver.*

SECTION 3. No contract of employment, insurance, relief benefit or indemnity for injury or death entered into by or on behalf of any employee, nor the acceptance of any such insurance, relief benefit, or indemnity by the person entitled thereto shall constitute any bar or defense to any action brought to recover damages for personal injuries to or death of such employee: *Provided, however,* That upon the trial of such action against any common carrier the defendant may set off therein any sum it has contributed towards any insurance, relief benefit or indemnity that may have been paid to the injured employee, or in case of his death, to his personal representative.

Contracts not a  
bar.

#### UNITED STATES.

#### COMPILED STATUTES, 1901.

(Page 3210. Act of June 1, 1898.)

*Forced contributions from employees—Contracts of waiver.*

SECTION 10. Any employer subject to the provisions of this act [relating to common carriers except masters of vessels and seamen] and any officer, agent, or receiver of such employer \* \* \* who shall require any employee or any person seeking employment, as a condition of such employment, to enter into a contract whereby such employee or applicant for employment shall agree to contribute to any fund for charitable, social, or beneficial purposes; to release such employer from legal liability for any personal injury by reason of any benefit received from such fund beyond the proportion of the benefit arising from the employer's contribution to such fund; \* \* \* is hereby declared to be guilty of a misdemeanor, and, upon conviction thereof in any court of the United States of competent jurisdiction in the district in which such offense was committed, shall be punished for each offense by a fine of not less than one hundred dollars and not more than one thousand dollars.

Forced contri-  
butions.

Contracts lim-  
iting liability.

## ACTS OF 1907-8.

CHAPTER 149.—*Employers' liability—Contracts of waiver.*

Reduction of damages. SECTION 5. Any contract, rule, regulation, or device whatsoever, the purpose or intent of which shall be to enable any common carrier to exempt itself from any liability created by this act, shall to that extent be void: *Provided*, That in any action brought against any such common carrier under or by virtue of any of the provisions of this act, such common carrier may set off therein any sum it has contributed or paid to any insurance, relief benefit, or indemnity that may have been paid to the injured employee or the person entitled thereto on account of the injury or death for which said action was brought.

CHAPTER 236.—*Compensation for injuries to employees of the United States.*

Persons entitled to compensation. SECTION 1. When, on or after August first, nineteen hundred and eight, any person employed by the United States as an artisan or laborer in any of its manufacturing establishments, arsenals, or navy-yards, or in the construction of river and harbor or fortification work or in hazardous employment on construction work in the reclamation of arid lands or the management and control of the same, or in hazardous employment under the Isthmian Canal Commission, is injured in the course of such employment, such employee shall be entitled to receive for one year thereafter, unless such employee, in the opinion of the Secretary of Commerce and Labor, be sooner able to resume work, the same pay as if he continued to be employed, such payment to be made under such regulations as the Secretary of Commerce and Labor may prescribe: *Provided*, That no compensation shall be paid under this act where the injury is due to the negligence or misconduct of the employee injured, nor unless said injury shall continue for more than fifteen days. All questions of negligence or misconduct shall be determined by the Secretary of Commerce and Labor.

Injuries causing death. SEC. 2. If any artisan or laborer so employed shall die during the said year by reason of such injury received in the course of such employment, leaving a widow, or a child or children under sixteen years of age, or a dependent parent, such widow and child or children and dependent parent shall be entitled to receive, in such portions and under such regulations as the Secretary of Commerce and Labor may prescribe, the same amount, for the remainder of the said year, that said artisan or laborer would be entitled to receive as pay if such employee were alive and continued to be employed: *Provided*, That if the widow shall die at any time during the said year her portion of said amount shall be added to the amount to be paid to the remaining beneficiaries under the provisions of this section, if there be any.

Reports of accidents. SEC. 3. Whenever an accident occurs to any employee embraced within the terms of the first section of this act, and which results in death or a probable incapacity for work, it shall be the duty of the official superior of such employee to at once report such accident and the injury resulting therefrom to the head of his Bureau or independent office, and his report shall be immediately communicated through regular official channels to the Secretary of Commerce and Labor. Such report shall state, first, the time, cause, and nature of the accident and injury and the probable duration of the injury resulting therefrom; second, whether the accident arose out of or in the course of the injured person's employment; third, whether the accident was due to negligence or misconduct on the part of the employee injured; fourth, any other matters required by such rules and regulations as the Secretary of Commerce and Labor may prescribe. The head of each Department or independent office shall have power, however, to charge a special official with the duty of making such reports.

Claims for compensation. SEC. 4. In the case of any accident which shall result in death, the persons entitled to compensation under this act or their legal representatives shall, within ninety days after such death, file with the Secretary of Commerce and Labor an affidavit setting forth their relationship to the deceased and the ground of their claim for compensation.

tion under the provisions of this act. This shall be accompanied by the certificate of the attending physician setting forth the fact and cause of death, or the nonproduction of the certificate shall be satisfactorily accounted for. In the case of incapacity for work lasting more than fifteen days, the injured party desiring to take the benefit of this act shall, within a reasonable period after the expiration of such time, file with his official superior, to be forwarded through regular official channels to the Secretary of Commerce and Labor, an affidavit setting forth the grounds of his claim for compensation, to be accompanied by a certificate of the attending physician as to the cause and nature of the injury and probable duration of the incapacity, or the nonproduction of the certificate shall be satisfactorily accounted for. If the Secretary of Commerce and Labor shall find from the report and affidavit or other evidence produced by the claimant or his or her legal representatives, or from such additional investigation as the Secretary of Commerce and Labor may direct, that a claim for compensation is established under this act, the compensation to be paid shall be determined as provided under this act and approved for payment by the Secretary of Commerce and Labor.

SEC. 5. The employee shall, whenever and as often as required by the Secretary of Commerce and Labor, at least once in six months, submit to medical examination, to be provided and paid for under the direction of the Secretary, and if such employee refuses to submit to or obstructs such examination his or her right to compensation shall be lost for the period covered by the continuance of such refusal or obstruction. Medical examinations.

SEC. 6. Payments under this act are only to be made to the beneficiaries or their legal representatives other than assignees, and shall not be subject to the claims of creditors. Payments.

SEC. 7. The United States shall not exempt itself from liability under this act by any contract, agreement, rule, or regulation, and any such contract, agreement, rule, or regulation shall be pro tanto void. Exemptions prohibited.

SEC. 8. All acts or parts of acts in conflict herewith or providing a different scale of compensation or otherwise regulating its payment are hereby repealed. General repeal.

## CONSTRUCTION OF STATUTES.

### PROHIBITION OF CONTRACTS OF WAIVER.

The statutory provision declaring the invalidity of contracts of indemnity is held to apply only to contracts entered into prior to the happening of the accident giving rise to a claim, and a release made, or the acceptance of benefits, after the occurrence of the accident will be regarded as binding and not in violation of the statute.<sup>(a)</sup> It is a contract by which the employee secures the privilege of enjoying, on the payment of dues, participation in a benefit fund, on the condition that he refrain from prosecuting an action against the company for injuries. It does not limit the right of action against the company, but relates only to the participation in the benefit fund, and does not violate the statute.<sup>(b)</sup> But the agreement must be made with a fair understanding of the facts

<sup>a</sup> *Pittsburg, etc., R. Co. v. Cox*, 55 Ohio St. 497, 45 N. E. 641; *Sturges v. Atlantic C. L. R. Co.*, 60 S. E. 939 (S. C.); *Johnson v. Charleston & S. R. Co.*, 55 S. C. 152, 32 S. E. 2.

<sup>b</sup> *Donald v. Chicago, etc., R. Co.*, 93 Iowa 284, 61 N. W. 971.

involved;<sup>(a)</sup> though in the absence of evidence of fraud, misrepresentation, or undue influence, an employee can not avoid a release that he has signed without reading or understanding it.<sup>(b)</sup>

- The constitutionality of statutes prohibiting contracts waiving claims for damages has been passed on in a few cases, the Indiana statute (sec. 7082c) having been held to be constitutional by the supreme court of that State;<sup>(c)</sup> so also of the Iowa statute.<sup>(d)</sup>

The portion of the Ohio statute (sec. 3365-20, above) which prohibits such contracts was declared unconstitutional in the court of common pleas of Warren County<sup>(e)</sup> as interfering with the rights of private contract and as being of unequal application to different classes of citizens. The same view was maintained by a federal court sitting in the State, in a subsequent case;<sup>(f)</sup> later still, when the Cox case came to the supreme court of Ohio,<sup>(g)</sup> the question of constitutionality was found not to be involved in the determination of the point in question, and the law remains on the statute books of the State.

In the Montgomery case, cited above, the supreme court of Indiana held that the election to accept benefits would be a bar to an action for damages only on the assumption that the prior contract was valid; but as the statute declared contracts of waiver void, their validity could not be sustained, and the acceptance of benefits would not therefore operate as a bar. Later cases have overruled this position, however, and not the original contract, but the final choice is held to be the basis for deciding whether or not the injured person may sue.<sup>(h)</sup>

#### RIGHTS OF BENEFICIARIES AND PERSONAL REPRESENTATIVES.

The question arose under this statute of the rights of widows named as beneficiaries in contracts with relief societies, and those of the minor children of the decedents.<sup>(i)</sup> The two cases involving this point were practically identical, the widow in each instance having

<sup>a</sup> *Texas & P. R. Co. v. Dashiell*, 198 U. S. 521, 25 Sup. Ct. 737; *St. Louis, etc., R. Co. v. Smith*, 82 Ark. 105, 100 S. W. 884.

<sup>b</sup> *New York Central, etc., R. Co. v. Difendaffer*, 125 Fed. 893, 62 C. C. A. 1, citing *Upton v. Tribilcock*, 91 U. S. 45; *Andrews v. St. Louis Smelting & R. Co.*, 130 U. S. 643, 9 Sup. Ct. 645, etc.

<sup>c</sup> *Pittsburg, etc., R. Co. v. Montgomery*, 152 Ind. 1, 49 N. E. 582; *Pittsburg, etc., R. Co. v. Hosea*, 152 Ind. 412, 53 N. E. 419.

<sup>d</sup> *Mumford v. Chicago, etc., R. Co.*, 128 Iowa 685, 104 N. W. 1135.

<sup>e</sup> *Cox v. R. Co.*, 33 Ohio Law J.

<sup>f</sup> *Shaver v. Pennsylvania Co.*, 71 Fed. 931.

<sup>g</sup> *Pittsburg, etc., R. Co. v. Cox*, 55 Ohio St. 497, 45 N. E. 641.

<sup>h</sup> *Pittsburg, etc., R. Co. v. Moore*, 152 Ind. 345, 53 N. E. 290.

<sup>i</sup> *Pittsburg, etc., R. Co. v. Moore*, supra; *Same v. Hosea*, 152 Ind. 412, 53 N. E. 419.

accepted the benefit provided by the contract, and afterwards suing as administratrix to recover damages on behalf of a minor child. The contention of the railroad company was that the widow, by accepting the full sum of the benefit, was thereby precluded, by the terms of the contract, from bringing suit in any capacity in connection with the loss by death of her husband. This the court denied, saying that the injured men at the time of death had an election, not yet exercised, as to whether they would accept the benefit or sue. On the death of each the law conferred a new right of action upon his personal representative for the benefit of his next of kin; and while the widow might avail herself of the benefit of the contract, and by the acceptance of the benefit bar further action for her personal use, she had no capacity to release her child's rights under the law, and her right of action as administratrix in behalf of such child survived.

The same question was decided in the same way by a federal court in a case<sup>a</sup> which involved the added point of a question of jurisdiction. In this case the defendant (who was the receiver of the Baltimore and Ohio Railroad Company, a corporation of the State of Maryland) contended that the contract should be construed by the laws of the State of the domicile of the corporation, under which the plaintiff would have no right of action subsequent to her agreement to receive the contractual benefits. This the United States circuit court of appeals refused to allow, citing the case of *Railroad Company v. Hosea*, given above, and ruling that; as the accident occurred in Indiana and the action was brought there, the rights of the administratrix were those that were secured to her by the laws of the latter State.

Prior to this action the receiver had submitted to Mrs. Ray, on her election to accept the benefits, a receipt to be signed by her as "widow and administratrix." This she signed as widow and beneficiary, but refused to sign as administratrix, and it was during the continuance of this situation that the judgment in the case of *Cowen v. Ray*, above, was rendered. Mrs. Ray then sued to recover the benefit under the contract, but the appellate court of Indiana, to which the case had been carried, ruled that no recovery was possible after the award of damages by the federal court. The contract of Ray provided that suit by "any beneficiary or legal representative, or for the use of any beneficiary alone or with others," or the payment of damages recovered in such suit, should operate as a release to the relief department of a member's claims; and this contract the court held to be binding on Ray had he lived, and on any one taking under his agreement. "As a beneficiary, appellee takes merely what her husband contracted she should take. Without his contract

<sup>a</sup> *Cowen v. Ray*, 108 Fed. 320.



she would have no claim on the relief department. He did not contract away any right she had in his estate, but attempted to create a right for her by contract. She had no rights as a beneficiary prior to the contract, and whatever claim she urges must be in accord with the terms of the contract. And, by the express terms of the condition named in the contract, she is barred from a recovery"—a situation which the statute was held not to modify.<sup>(a)</sup>

#### RELIEF BENEFITS AS SET-OFFS IN DAMAGE SUITS.

A proviso of the federal liability law of 1906 (unconstitutional except in the District of Columbia)<sup>(b)</sup> makes invalid all contracts restricting or waiving an employee's right to recover damages for injuries, but allows an employer's contribution to a relief fund to be considered by way of set-off in any action for damages. This provision as to set-offs is reenacted in the federal law of 1908, and appears in recent laws of a number of States. The supreme court of the District of Columbia had this point before it for construction in a recent case<sup>(c)</sup> in which an employee had received benefits from a relief department, which fact the company offered as a defense in a suit for damages. The court held that the contract waiving the right to sue under such conditions was repugnant to the statute referred to and that the company was in its defense relying "upon matters which the act of Congress expressly and constitutionally declares shall not constitute a bar." With the exception of the *Montgomery* case, which the Indiana courts subsequently reversed, this appears to stand alone as a case in which a suitor in an action brought after the receipt of benefits was allowed to proceed solely on the basis of the provision of a statute.

The objection to the constitutionality of the law on the ground that it is class legislation was answered by the court by saying that "so far as the courts are aware it is only employees of common carriers who are liable to be made the victims of unjust contracts of this peculiar character. \* \* \* It is peculiarly the province of the legislature to ascertain the bases of facts upon which legislation is required."

The restrictive effect of the law on the freedom of contract was also discussed and disposed of in much the same manner, the court declaring that such a restriction as to contracts between employers and employees was a matter of public policy to be decided by the legislature; and if it finds that the employer and employee do not stand on the same level in the matter of contracting it is competent

<sup>a</sup> *Baltimore & O. R. Co. v. Ray*, 36 Ind. App. 430, 73 N. E. 942.

<sup>b</sup> *The Employers' Liability Cases*, 207 U. S. 463, 28 Sup. Ct. 141; *Hyde v. Southern R. Co.*, 36 Wash. Law Rep. 374.

<sup>c</sup> *Goldenstein v. Baltimore & O. R. Co.*, 37 Wash. Law Rep. 2.

to enact such remedial protective legislation as it sees fit. Comparing this law with laws relating to usury, the court said: "If it be said that the injured employee is at liberty [without the statute] to accept or reject the benefits as he may choose, so, it may be replied, is the borrower at liberty to pay or refuse to pay the usurious rate. In the case of interest on money the legislature has said that the liberty is only theoretical, not real; in the case of the employees of common carriers Congress has said the same."

#### FORCED CONTRIBUTIONS TO BENEFIT FUNDS.

The Indiana statute prohibiting the retention of any portion of an employee's wages for the maintenance of benefit funds, etc., without the prior written consent was under consideration in a case<sup>(a)</sup> in which the law had been violated and the wages retained without such consent. An injured employee was treated by the company's physician and was injured by the latter's malpractice while intoxicated. On suit to recover damages for such malpractice the defense was offered that the injured employee not having given his consent to the withholding of his wages was entitled to none of the benefits secured by the relief fund to which he had thus involuntarily contributed. This contention the court refused to allow, ruling that it did not appear that the plaintiff agreed to violate the statute and that the company, though a wrongdoer in thus withholding his wages, was none the less obligated to furnish suitable medical and surgical treatment, as occasion might require, in accordance with the rules of the association. This involved the use of reasonable care in the selection of physicians, and the company was found to have been negligent in this respect and damages were awarded.

#### COOPERATIVE INSURANCE LAW OF MARYLAND.

While the foregoing account of legislative action and of decisions relates mainly to existing law, the novelty and importance of the statute as an experiment in the United States, entirely untried prior to its enactment, have been thought sufficient warrant to justify a reproduction of the cooperative insurance law of Maryland (see pages 759 to 761), as well as a brief summary of the state insurance commissioner's report of the operations under it. Although the law was commended by the state insurance commissioner as successful in certain aspects, after an existence of something less than two years the court of common pleas of Baltimore found its provisions to be repugnant to the constitutional provisions controlling in the State.<sup>(b)</sup>

<sup>a</sup> *Wabash R. Co. v. Kelly*, 153 Ind. 119, 52 N. E. 152.

<sup>b</sup> *Franklin v. United R. & E. Co. of Baltimore*. Reported in Bulletin of the Bureau of Labor, No. 57, p. 689.

Though not a superior court, this ruling was accepted as final, and nothing further was done under the law than to close up existing accounts and make a report covering the history of its operations. According to the court, the constitutional difficulties confronting the law are, in brief, that the "plenary power" vested by the law in the insurance commissioner to administer the funds without provision of trial by jury or the right of appeal was judicial or at least quasi judicial, whereas his proper functions were executive or administrative; if nothing more than a benefit fund for the assistance of widows and orphans otherwise without remedy had been contemplated by the act, it is conceivable that these functions might still have been exercised; but inasmuch as in many cases it would doubtless be true that the personal representatives of the deceased would have a right to sue the employer for damages on account of his negligence in causing the fatal injury, the limitation set by the law amounted to a withdrawal of the right of trial by jury, which right is guaranteed by both the federal and state constitutions. The latter also provides that for injury done to person or property there shall be a remedy by the course of the law of the land; because of these infirmities, the law could not stand.

The above review of cases does not purport to cite every one that has been decided, but an effort has been made to present every point that has been made the subject of authoritative adjudication. The laws of the different States present such variety of form and are so incomplete in many respects that their development may be looked for along lines indicated by the more advanced legislation of a few States. An illustration of this is to be found in the incorporation into the laws of several States in 1907 of the provision of the federal statute relative to the effect of the acceptance of benefits passed on by the courts of the District of Columbia in the Goldenstein case.

The cooperative insurance law of Maryland was a move in the direction of the compensation laws of Europe, though its resemblance to them was very imperfect and its provisions clearly not properly adjusted to the constitutional conditions controlling in this country. The privilege of arranging for compensation payments in lieu of liability obligations, provided for by the Massachusetts act of 1908, has not at the date of issue of this report been availed of by any employer in that State, but the law is of such recent enactment that this fact is hardly significant of an attitude of disfavor. Laws of a similar nature have had consideration in some legislatures of the present year, and it seems probable that the compensation idea will make a considerable growth in the near future.

[NOTE.—After this report was in print a copy of a law providing for a cooperative insurance fund, passed by the Montana legislature

at its session of 1909, came to hand. This law applies only to employees in coal mines and at coal washers, and requires a contribution from the employers of 1 cent per ton of coal mined and sold, and from the employees of 1 per cent of their gross monthly earnings. This fund is administered by the State. Death benefits are limited to \$3,000, and provision is made for disability, both total and partial. Contributions are compulsory, but injured employees may disregard the provisions of this act and sue for damages; the choice of one remedy precludes any further action, whether under the insurance fund or under the laws governing the liability of employers.]



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